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2            Republic of the Philippines  
3            HOUSE OF REPRESENTATIVES  
4            Quezon City

5            EIGHTEENTH CONGRESS  
6            First Regular Session  
7            4759  
8            HOUSE BILL NO. \_\_\_\_\_



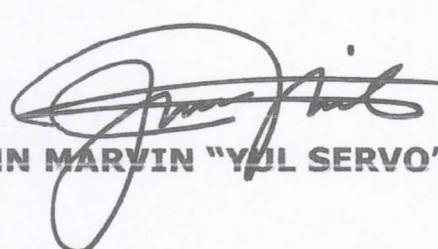
10          Introduced by Hon. John Marvin "Yul Servo" C. Nieto

11  
12          EXPLANATORY NOTE

13  
14          This bill seeks to provide a large-scale housing development plan that will integrate  
15          all new and existing housing programs in the country. It will then be the  
16          responsibility of the State, consistent with all pertinent rules and regulations, to  
17          support through appropriations and institutionalization of programs the alleviation  
18          of the perennial housing and resettlement problems that continue to plague our  
19          country.

20  
21          Socialized housing projects, without the access to necessary public services, is futile.  
22          Relocated families will have to suffer long distances just to avail of basic health care,  
23          education, and other public goods and services. This will inevitably pose additional  
24          and unnecessary financial burden to our *kababayans*, which they do not, in any way,  
25          deserve. Our countrymen deserve the best housing and resettlement policies, and  
26          this bill aims to achieve just that.

27  
28          As a manifestation of support to the initiative of Senator Bong Go, as well as the  
29          consolidated efforts of the Department of Housing and Urban Development, the  
30          National Housing Authority and all its instrumentalities, this representation  
31          respectfully files this bill.

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33  
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36            
37          JOHN MARVIN "YUL SERVO" C. NIETO

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47                      **HOUSE BILL NO. 4759**

51                      **Introduced by Hon. John Marvin "Yul Servo" C. Nieto**

54                      **AN ACT**

55                      **PROVIDING FOR A NATIONAL HOUSING DEVELOPMENT, PRODUCTION,  
56                      AND FINANCING PROGRAM, REGULARIZING ITS APPROPRIATION FOR ITS  
57                      IMPLEMENTAION**

60                      *Be it enacted by the Senate and House of Representatives of the Philippines in  
61                      Congress assembled:*

64                      **SECTION 1.** This Act shall be known as the "**NATIONAL HOUSING  
65                      DEVELOPMENT, PRODUCTION, AND FINANCING (NHDPF) ACT OF 2020**"

67                      **SECTION 2. Declaration of Policy.** –It is hereby declared a policy of the State to:

- 69                      a) Undertake, in cooperation with the private sector, a continuing program of  
70                      housing and urban development which shall make available at affordable cost,  
71                      decent housing and basic services especially to the underprivileged and  
72                      homeless citizens;
- 74                      b) Pursue the realization of a modern, humane, economically viable, and  
75                      environmentally-sustainable society where the urbanization process is  
76                      manifest in towns and cities being centers of productive economic activity and  
77                      is led by market forces; where urban and rural areas have affordable housing,  
78                      sustainable physical and social infrastructure and services facilitated under the  
79                      democratic and decentralized system of governance; and where urban and  
80                      rural areas provide the opportunities for an improved quality of life and  
81                      eradication of poverty;
- 83                      c) Ensure that poor dwellers shall be provided with appropriate and innovative  
84                      housing program and support mechanisms to discourage further growth of  
85                      blighted communities; and,
- 87                      d) Encourage on-site development, whenever feasible, in the implementation of  
88                      housing programs and shall promote the creation of new settlements with  
89                      basic facilities and utilities and development of sustainable urban renewal  
90                      programs.

92                      Cognizant of the role of housing as stimulus of economic growth and development,  
93                      it is hereby declared a state policy to strengthen, promote, and support the  
94                      component activities of housing production and finance by ensuring

95 continuous/sustained funding support to scale-up the implementation of the major  
96 components of the National Housing Development and Production Program

97

98 **SECTION 3. Statement of Objectives.** – Towards this end, the State shall:

- 99 a) Increase housing production by forging partnership among housing stakeholders  
100 to address the housing needs of the Filipino families by 2040.  
101 b) Generate and mobilize funds for housing purposes of Filipino families, giving  
102 priority to the homeless and underprivileged.  
103 c) Ensure the provision of support mechanisms/subsidy program to improve access  
104 of Filipino families to a variety of housing options.  
105 d) Guarantee the development of a strong, sustainable, accessible, and affordable  
106 housing finance system  
107 e) Encourage public and private sector participation in the implementation of  
108 government National Housing Development and Production Financing Program.

109

110 **SECTION 4. National Housing Development Production Program**

111 **Implementation** – Consistent with the aforementioned policy and objectives, the  
112 Department of Human Settlements and Urban Development (DHSUD) and its  
113 attached Key Shelter Agencies, shall intensify the implementation of the vital  
114 components of the National Housing Development Production and Financing  
115 Program. The implementation of this program shall be carried out by the following  
116 agencies:

117 National Housing Authority (NHA) – the sole national government agency tasked to  
118 implement and develop the following housing programs intended for the bottom  
119 30% of the income population:

- 120 (1) Resettlement – This program addresses the requirements of families  
121 affected by  
122 a. Government infrastructure projects,  
123 b. Those living along danger areas and,  
124 c. Those affected Supreme Court Mandamus. It entails the provision of  
125 vertical (from 5 to 15-storey residential building) and/or horizontal  
126 housing units, community facilities, socio-economic and other  
127 community support programs.

128 The program also involves the implementation of local/regional  
129 resettlement projects as joint National Government-Local  
130 Government undertakings to address the resettlement requirements  
131 of Local Government Units (LGUs) outside Metro Manila involving  
132 families in danger areas, those affected by infrastructure projects,  
133 indigenous peoples and former rebels.

134 The government infrastructure agencies shall submit an inventory of  
135 Informal Settler Families to be affected by their projects and their  
136 location to the appropriate housing agencies at least two years prior  
137 to its implementation and shall incorporate in their respective project  
138 costs the amount needed for the relocation and resettlement of  
139 affected families.

- 140 (2) Government Employees Housing Program – This program is intended to  
141 provide decent and affordable housing to low-salaried government  
142 employees.

- 149  
150 (3) Settlements Upgrading – This program aims to address the security of  
151 tenure and infrastructure requirements of informal settlements on  
152 government-owned lands proclaimed or designated as socialized  
153 housing sites.  
154  
155 (4) Housing Program for Calamity Victims – this program is intended to  
156 respond to the housing needs of low and marginal-income and/or  
157 informal shelter families for transitional and/or permanent shelter  
158 affected by calamities such as typhoons, landslides, earthquakes, and  
159 fires for relocation to safe areas.  
160 (5) Land Banking – this refers to the acquisition of land, which includes the  
161 idle government lands, at values based on existing use in advance of  
162 actual need to promote planned development and socialized housing  
163 programs with a view to distribute the land to qualified socialized  
164 housing beneficiaries.

165  
166 It covers survey and titling of individual lots for disposition to qualified  
167 occupants, infrastructure development, housing construction and  
168 rehabilitation of existing project sites.  
169

170 Social Housing Finance Corporation (SHFC) – mandated to undertake social housing  
171 programs that will cater to the formal and informal sectors in the low-income bracket  
172 and to take charge of developing and administering social housing programs,  
173 particularly the Community Mortgage Program and its different modalities:  
174

175 (6) Community Mortgage Program (CMP) – this is a mortgage financing  
176 program, which assists legally organized associations of underprivileged  
177 and homeless citizens to purchase and develop a tract of land under the  
178 concept of community ownership. The primary objective of the program  
179 is to assist residents of blighted or depressed areas to own the lots they  
180 occupy, or where they choose to relocate to, and eventually improve  
181 their neighborhood and homes to the extent of their affordability. The  
182 different modalities of the CMP are as follows:  
183

- 184 a. Sectoral CMP – a CMP modality that caters to the different sectoral  
185 groups including but not limited to the basic sector groups needing  
186 resettlement assistance. A sectoral group represents a group or  
187 coalition of persons who share similar concerns and interests and  
188 intend to avail of resettlement assistance from SHFC, including  
189 Indigenous Peoples (IPs), Indigenous Cultural Communities (ICCs)  
190 and other ethnic minority groups.  
191 b. Housing for Peace Process and Nation Building CMP – a CMP modality  
192 which would lead to the achievement of national peace and  
193 development through the provision of housing to former rebels/rebel  
194 returnees (FR/RR). This also includes rebuilding damaged or  
195 destroyed homes in post conflict areas of internally-displaced persons  
196 (IDPs).  
197 c. Post-Disaster Rehabilitation and Reconstruction CMP – a CMP  
198 modality which provides assistance to community housing projects in  
199 times of disaster. This program allows the communities to  
200 immediately embark on house construction and site development  
201 which adhere to the minimum standards and specifications of the

- 202    design and structural components of disaster-resilient housing  
203 projects, as well as materials.  
204 d. Industrial Workers CMP – a CMP modality intended primarily for low-  
205 income employees of companies engaged in agro-industrial,  
206 industrial processing zone, tourist, recreational, commercial, and  
207 other enterprises.  
208 e. Site Upgrading/Development CMP – a CMP modality intended to  
209 provide site development and housing/building construction loans for  
210 projects whose lands are donated by private or public entities  
211 applicable to both on-site or resettlement projects.  
212 f. Mixed-Use CMP – a CMO modality aimed at developing a self-  
213 sustaining community by having a balanced mix of residential and  
214 commercial spaces, well developed infrastructure and recreational  
215 amenities along with green and open spaces and wellness areas.  
216 Under this modality, 9% of the project area shall be allotted for green  
217 spaces and 1% of project area for friendly facilities of Persons with  
218 Disabilities (PWD)

219  
220 National Home Mortgage Finance Corporation (NHMFC) – A government corporation  
221 mandated to increase the availability of affordable housing loans to finance the  
222 Filipino homebuyers on their acquisition of housing units through the development  
223 and operation of a secondary market for home mortgages.

224  
225 (7) Securitization – this refers to the development of secondary market for  
226 home mortgages and other housing related receivables, conveyances,  
227 and financial instruments and the development/promotion of and  
228 investments in new housing-related financial instruments and  
229 investment vehicles and the capital markets thereof. Furthermore, this  
230 would also increase and sustain funds available for housing and home  
231 development.

232  
233 Department of Human Settlements and Urban Development (DHSUD) – the primary  
234 national government entity responsible for the management of housing, human  
235 settlements, and urban development including the implementation of the following  
236 programs:

237  
238 (8) Public Housing – this is a housing program that is owned and/or  
239 managed by the government for the purpose of providing security of  
240 tenure to the underserved families including but not limited to the  
241 development of proclaimed socialized housing sites intended to promote  
242 the establishment of new towns, new settlements, and urban renewal.

243  
244 The term “underserved families” refers to those who are disadvantaged  
245 in terms of access to basic services because of inability to pay or other  
246 disparities by reason of economic or social status, ethnicity,  
247 geographical isolation, and other circumstances.

248  
249 (9) Subsidy – this is a financing assistance scheme intended to enhance the  
250 affordability of well targeted and most financially incapable segment of  
251 the society. It is a grant extended to qualified low-income beneficiaries  
252 under the National Housing Development and Production Financing  
253 Program under any of the following alternative subsidy schemes:

- 255           a. Extension of Interim Shelter Fund to each of the family-beneficiaries  
256           which they can use to find safe residency and livelihood to support  
257           their families, pending the completion of their housing units in the  
258           relocation sites.  
259           b. Payment for upfront cost equivalent to 5% of the project cost (e.g.  
260           mortgage insurance, titling, etc.); and  
261           c. Monthly payment subsidy for the first five years of the loan period in  
262           accordance with Section 3 (a) of RA 6846 or the Social Housing  
263           Support Fund Act. The department shall be authorized to establish  
264           the qualification and income requirements of borrowers who will  
265           qualify for the amortization support subsidy.

266  
267       The DHSUD, in coordination with the LGUs and other national government agencies,  
268       shall be authorized to formulate the criteria and guidelines to select the beneficiaries  
269       that may qualify for the subsidy program.

- 270  
271       (10) Public Rental Housing – this program involves the extension of fiscal  
272           assistance of up to a maximum of 50% of the total construction cost for  
273           the National Government Agencies (NGAs) and Local Government Units  
274           (LGUs) that shall construct and operate public rental accommodation to  
275           eligible low-income families and housing safety net for the vulnerable  
276           sectors (e.g. senior citizens, person with disabilities, etc.)

277  
278       The DHSUD shall formulate the guidelines in the implementation of  
279       public rental housing assistance including the adoption of the  
280       lease/rental buy-back scheme.

- 281  
282       (11) Survey of proclaimed lands for socialized housing and inventory of  
283           government idle lands – this involves the survey of all occupied  
284           government lands proclaimed by the President as suitable for socialized  
285           housing and conduct of inventory of government lands which have been  
286           idle for more than ten (10) years except lands owned by the GOCCs and  
287           government financial institutions engaged in shelter financing as part of  
288           its fiduciary obligations to its members and/or taken possession of in  
289           their ordinary conduct of business.

- 290       (12) Such other program components as may be determined by the DHSUD

291  
292       **SECTION 5. Appropriations by the National Government.** The amount of One  
293       Hundred Thirty-Five billion, One Hundred Fourteen Million Pesos  
294       (P135,114,000,000.00) or such amount necessary to carry out the provision of this  
295       Act is hereby authorized to be appropriated annually through the General  
296       Appropriations Act over a period of twenty (20) consecutive years commencing from  
297       the year immediately succeeding the effectivity of this Act or until such time that  
298       the total fund requirements provided for in this act shall have been fully released.

299  
300       A total amount of Two Trillion, Six Hundred Sixty-Seven Billion, Two Hundred  
301       Ninety-Three Million Pesos (P2,667,293,000,000.00) covering the continuing  
302       requirement of this Act shall be appropriated to the DHSUD and Key Shelter  
303       Agencies for the implementation of the following component programs of the NHDPE  
304       Program:

- 305  
306       (1) One trillion, seven hundred twenty-two billion, four hundred forty-six million  
307           pesos (P1,722,446,000,000.00) for the implementation of the  
308           following programs of NHA:

- 309  
310       a. Eight hundred billion and six hundred ninety million pesos  
311           (P800,699,000,000.00) to finance the Resettlement Program under  
312           Section 4(1) of this Act;  
313       b. Five hundred forty-three billion and four hundred nineteen million pesos  
314           (P543,419,000,000.00) as subsidy for Government Employees Housing  
315           under 4(2) of this Act;  
316       c. One hundred sixty-four billion and two hundred sixty-five million pesos  
317           (P164,265,000,000.00) for the Settlements Upgrading under Section  
318           4(3) of this Act;  
319       d. One hundred one billion and seven million pesos (P101,007,000,000.00)  
320           for the Housing Program for Calamity Victims Section 4(4) of this Act;  
321           and  
322       e. Sixty-three billion and fifty-six million pesos (P63,056,000,000.00) for  
323           the Land Banking under Section 4(5) of this Act.
- 324  
325       (2) Four hundred fifty-three billion, two hundred million pesos  
326           (P453,200,000,000.00) for the implementation of the Community  
327           Mortgage Program under Section 4(6) of this Act.  
328       (3) Fifty billion (P50,000,000,000.00) for the Capitalization of NHMFC under  
329           Section 4(8) of this Act.  
330       (4) Four hundred seventy-six billion, six hundred forty-seven million pesos  
331           (P476,647,000,000.00) for the implementation of the following program of  
332           the DHSUD
- 333  
334       a. Three hundred sixtyfive billion, nine hundred seventy-nine million  
335           pesos (P365,979,000,000.00) to finance the Public Housing under  
336           Section 4 (8);  
337       b. Eighty-nine billion, one hundred thirty-one million pesos  
338           (P89,131,000,000.00) as subsidy under Section 9, broken as follows:  
339           i. Eighteen billion, five hundred thirty-one million pesos  
340           (P18,131,000,000.00) as interim shelter finance assistance for  
341           the informal settler-families who will be relocated under Section 4  
342           (9a)  
343           ii. Sixty-three billion, seven hundred ninety-six million pesos  
344           (P63,736,000,000.00) as upfront subsidy under Section 4(9b)  
345           iii. Six billion, eight hundred four million pesos (P6,804,000,000.00)  
346           as amortization support under Section 4 (9c)  
347       c. Twenty billion, four hundred fifty-six million pesos  
348           (P20,456,000,000.00) to finance public rental housing under Section  
349           4(10); and  
350       d. One billion, eighty-one million (P1,081,000,000.00) to finance survey of  
351           proclaimed lands and conduct of inventory of government idle lands  
352           suitable for socialized housing under Section 4 (11).

55       **SECTION 6. LGU Sources of Funds.** Section 43 RA 7279 on Socialized Housing  
56           Tax is hereby amended, to read as follows:

58       Consistent with the constitutional principle that the ownership and enjoyment of  
59           property bear a social function and to raise funds for the Program, all local  
60           government units are hereby authorized to impose an additional one-half-percent  
61           (0.5%) tax on the assessed value of all lands in urban areas. The proceeds from the  
62           imposition of Socialized Housing Tax shall accrue to the special funds of the LGUs,

363 which shall be used for the development of socialized housing projects and  
364 construction and estate management of public rental housing of the LGUs.

365

366

367 **SECTION 7. Implementation of the Securitzaton, Capital, and Secondary**  
368 **Mortgage Operations Program.** The NHDP Securitization for the development of  
369 the secondary market for home mortgages of and other housing related receivables,  
370 conveyances, and financial instruments and the development/promotion of and  
371 investments in new housing related financial instruments and investment vehicles  
372 and the capital markets thereof, to increase and sustain funds available for housing  
373 and home development shall be implemented as follows:

- 374 1. The NHMFC shall be the sole implementing agency for the NHDP securitization;  
375 and
- 376 2. The NHMFC in coordination with the DHSUD, DOF, and BSP, and other  
377 concerned agencies and private sector organizations, shall formulate a program, the proceeds of which shall accrue to the Centralized Housing Fund.
- 378 3. The mortgages to be generated as a result of the implementation of the  
379 component programs of the NHDP Program shall be sold and transferred to  
380 NHMFC, which shall also serve as asset pool for securitization.
- 381 4. The NHMFC as the sole agency for the implementation of the NHDPA  
382 Securitization shall manage the whole securitization process which includes  
383 the following activities: determining the eligibility criteria for the asset pool;  
384 defining the preliminary structure of the notes, bonds and or instruments to  
385 be issued, third parties to be hired; and education/briefing of target investors  
386 for all the issues.
- 387 5. The NHMFC and NHDPA-issued bonds, notes, and securities shall be exempt  
388 from the registration requirements under the Securities Regulation Law in  
389 order to accelerate the issuance of its housing related securities/financial  
390 instruments and, this, more reasonably provide the necessary fund for  
391 housing developments.
- 392 6. Transactions by banks involving the purchase and sale of housing bonds,  
393 debentures and such other similar instruments shall be exempt from the  
394 twenty percent (20%) final tax on income, documentary stamps tax, gross  
395 receipts tax, and value added tax.
- 396 7. The investors' yield or income from any socialized housing or economic  
397 housing-related bond or asset-backed securities (ABS) issued by NHMFC  
398 directly or through a special purpose entity under the Securitization Act shall  
399 be exempt from the income tax. Such issuances shall enjoy all the tax  
400 exemptions granted under Republic Act No. 9627 or the Securitization Act of  
401 2004 pursuant to the State's policy of promoting the securitization of  
402 mortgage and housing-related receivables of government housing agencies,  
403 to generate investment and accelerate the growth of the housing finance  
404 sector, especially for socialized and economic housing.
- 405 8. Bonds purchased by private real estate developers shall be considered as an  
406 alternative compliance to the balanced housing requirements under section  
407 18 of RA 7279 as amended by RA 10884, subject to the rules promulgated by  
408 the Department of Human Settlements and Urban Development.
- 409 9. The Philippine Guaranty Corporation created pursuant to Executive Order No.  
410 58 (S. 2018) shall guaranty payment of the balance outstanding and due on  
411 the guaranteed principal obligation, plus interest and yields thereon up to  
412 eleven percent (11%) per annum for socialized housing packages, ten percent  
413 (10%) per annum for low-cost housing packages, nine and a half percent

416 (9.5%) per annum for the medium-cost housing packages and eight and one  
417 half percent (8.5%) per annum for open housing packages.

418

**419 SECTION 8. Capitalization of National Home Mortgage Finance Corporation  
420 (NHMFC).** The authorized capital stock of the NHMFC is hereby increased from  
421 P5,500,000,000.00 pesos to P50,000,000,000.00) pesos to expand its leveraging  
422 capacity based on the volume of mortgage loans being serviced to improve its  
423 profitability by reducing the average cost of its fund made available for home lending  
424 programs.

425

426 The capital of the National Home Mortgage Finance Corporation (NHMFC) shall be  
427 Fifty billion pesos (P50,000,000,000.00), to be full subscribed by the government of  
428 the Republic of the Philippines, hereafter referred to as the Government: *Provided*,  
429 that the P25,000,000,000.00 of the capitalization shall be funded from the General  
430 Appropriations Act and the remaining P25,000,000,000.00 shall be funded from the  
431 declared dividend of the NHMFC in favor of the National Government shall be  
432 deposited in a special account in the General Fund, and earmarked for the payment  
433 of NHMFC;s increase in capitalization. Such payment shall be released and disbursed  
434 immediately and shall continue until the increase in capitalization has been fully  
435 paid.

436

**437 SECTION 9. Tax Exemptions.** – The NHMFC shall be exempt from all national,  
438 provincial, municipal, and city taxes on income derived from its governmental  
439 functions specifically income from its activities or transactions in the exercise of its  
440 mandates.

441

**442 SECTION 10. Multi-Year Obligational Authority** – The Secretary of the DHSUD  
443 and Heads of its attached housing agencies, pursuant to the National Housing  
444 Development, Production and Financing Program, projects and appropriations  
445 approved by Congress, shall, subject to the provisions of existing laws and  
446 regulations including those of the Commission on Audit and other such terms and  
447 conditions most favorable to the government, be given multi-year obligational  
448 authority for housing program or project which will take more than one year to  
449 complete that requires multi-year appropriations.

450

**451 SECTION 11. Private Sector Participation** – To fast trach the approval and  
452 implementation of housing projects and reduce the cost of socialized and low-cost  
453 housing units, the Bureau of Internal revenue, the Department of Agriculture, the  
454 National Irrigation Authority, the Philippine Coconut Authority, the Sugar Regulatory  
455 Administration, the Department of Agrarian Reform, the Department of Environment  
456 and Natural Resources, the Mines and Geosciences Bureau, the Laguna Lake  
457 Development Authority, the Department of the Interior and Local Government, the  
458 Local Government Units, the Land Registration Authority, and the Department of  
459 Human Settlements and Urban Development shall facilitate the release of the  
460 required housing-related permits, licenses, certifications and tax exemptions/rulings  
461 in accordance with the Republic Act 11032 or an Act Promoting Ease of Doing  
462 Business and Efficient Delivery of Government Services Amending for the Purpose  
463 Republic Act 2485 Otherwise Known as the Anti0Red Tape Act of 2007 and Other  
464 Purposes and Executive Order No. 45 (S. 2001).

465

466 In case the responsible officers of the agencies concerned fail or refuse to dispose  
467 of the application within the periods prescribed under RA 11032, the applicable  
468 administrative criminal liability as stated in Section 22 of RA 11032 shall be imposed.

470  
471 All the incentives enumerated under Section 20 of Republic Act 10884 or an Act  
472 Strengthening the Balanced Housing Development Program, Amending for the  
473 Purpose Republic Act No. 7279, as Amended, Otherwise known as the Urban  
474 Development and Housing Act if 1992 shall be extended to the private sector  
475 engaged in socialized and low-cost housing development including the construction  
476 and estate management of public rental housing.  
477

478 The participation of owners and/or developers in any of the component programs of  
479 NHDPA shall be treated as one of the manners of compliance to the balanced  
480 housing requirements subject to the conditions set forth under RA 10884.  
481

482 **SECTION 12. Collection Efficiency.** – In order to improve collection efficiency,  
483 the NHA, SHFC, and NHMFC shall have the authority to foreclose mortgages, and/or  
484 evict beneficiaries in accordance with existing laws.  
485

486 **Section 13. Implementing Rules and Regulations.** – The DHSUD shall  
487 promulgate rules and regulations necessary for the implementation of this Act.  
488

489 **Section 14. Repealing Clause.** – All laws, decrees, executive orders,  
490 proclamations, rules and regulations and the issuances, or parts thereof which are  
491 inconsistent with the provisions of this Act, are hereby repealed, amended or  
492 modified accordingly.  
493

494 **Section 15. Penal Clause.** – Any person who violates any provision of this Act  
495 shall be imposed the applicable administrative and criminal liability as stated in  
496 Section 22 of RA 11032 or the Ease of Doing Business and Government Service  
497 Delivery Act of 2018.  
498

499 **Section 16. Separability Clause.** – if for any reason, any provision of this Act is  
500 declared invalid or unconstitutional, the remaining provisions not affected thereby  
501 shall continue to be in full force and effect.  
502

503 **Section 17. Effectivity Clause.** – This Act shall take effect fifteen (15) days after  
504 its complete publication in at least two (2) national newspapers of General  
505 Circulation.  
506

507 *Approved,*  
508  
509  
.0  
.1