

Republic of the Philippines
HOUSE OF REPRESENTATIVES
Quezon City

TWENTIETH CONGRESS
Second Regular Session

HOUSE BILL NO. 10959



*Introduced by **Representative ELMER V. CATULPOS***
(I Tahanan Party-List)

EXPLANATORY NOTE

It is six in the evening in a new 4PH building. Aling Nida, a household helper who saved for two years for her first home, holds two pieces of paper at her table. The first is her amortization: ₱4,005 a month, three percent, thirty years — she can carry it; the government promised, and the promise is true. The second is her first electricity bill in her new home: ₱1,900 — nearly half of her housing amortization, for one electric fan, one refrigerator that is often kept unplugged, and lights switched off before nine. The room is hot. She looks at her child sleeping in sweat, and outside the window, at the roof of their own building — wide, empty, lit by the sun the whole day, and not theirs.

Here is what most Filipinos do not know: the house of the future has already been built. In Naic, Cavite, a socialized housing community wears 11,916 solar panels on the roofs of 1,986 homes — visited by no less than the President in November 2025. But read closely: the electricity made by those roofs does not go to the families living under them. It is sold to the grid. The sun rises over the roofs of the poor, and its earnings flow elsewhere.

The numbers can no longer be denied. Philippine electricity prices are among the highest in Southeast Asia. Nine of every ten Filipinos told a national survey that they want government to make solar power affordable. A basic one-kilowatt solar kit — enough for lights, an electric fan, a television, and phone charging — now costs only around ₱30,000 to ₱50,000, a small fraction of a socialized housing package. Folded into the same thirty-year loan at three percent, the added monthly payment is smaller than the electricity it saves. And for the ordinary member who wants a full household system, the barrier is no longer the price of panels — it is the term of the loan. The government's own solar loan for its employees lends ₱500,000 at five percent — but payable in only five years, or about ₱10,416.67 a month, an amount no ordinary salary can carry. The same amount spread over fifteen years at three percent falls to roughly ₱3,452 — and a more typical household system to near ₱2,000 — within reach of the very families these programs exist to serve. The illustration is simple: what locks Filipinos out of the sun is not the hardware; it is the financing.

The direction of the national leadership is clear, and this Representation is grateful for it. In his 2026 State of the Nation Address, the President declared that installing solar panels and battery storage must be "*simple, madali, at abot-kaya*." The Department of Energy answered at once with Department Circular No. DC2026-08-0017, removing building permits and ERC certificates for small own-use systems. This Chamber answered through House Bill No. 10431, the Sariling Kuryente Act of Speaker Dy and Majority Leader Marcos. Two of the President's three words have thus been delivered: solar is now simple, and it is now easy. This bill delivers the third and decisive word: **abot-kaya** — affordable. For a free permit means nothing to a family that cannot afford the panel.

One more truth must be faced: the good rules of Secretary Sharon Garin's circular — no building permit and no ERC certificate for small systems, mere notice to the distribution utility, no added charges — live only in an administrative issuance. What one circular gives, a later circular can take away. This bill therefore enacts those rules into statute as a floor for the homes it covers: future secretaries may make them even easier, but no mere order can ever bring back the old burdens. *Ang magandang patakaran ay hindi dapat nakasalalay sa panunungkulan; dapat ito ng nakaukit sa batas.*

There is no villain in this story except the missing system. Not the Pag-IBIG Fund, which keeps the three percent socialized rate and already pays members record dividends. Not the developers, who build amid rising costs. Not the National Housing Authority (NHA) or the Social Housing Finance Corporation (SHFC). What is missing is the bridge: no law says that solar may ride inside the housing loan of the poor; no standard says that every new socialized unit must be born ready for the sun; no rule says that the added payment must never exceed the savings; and no window lets the ordinary Pag-IBIG member — the teacher amortizing an economic unit, the seaman paying for an open-market home — borrow for the sun at the Fund's best rate, on the same collateral as the house itself, over a term an ordinary salary can carry. Three bills now pending before the Committee — House Bills No. 9270, 9817, and 10478 — deserve praise from this Representation; but all three run only through the NHA and the SHFC for off-grid resettlement sites. The largest stream of Filipino housing — the homes financed by the Pag-IBIG Fund — has no sun in it.

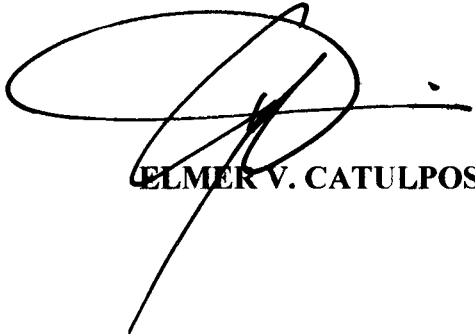
And the clock is running. Under the present energy emergency, every month of rising rates cuts deepest into the thinnest wallets. The Expanded 4PH targets a million homes a year. Every unit built today without a conduit, a mounting provision, and a financing path is twenty-five years of costlier retrofit tomorrow. The door opened by the President, the Department of Energy, and the Speaker must now be filled — while the houses are still being built.

The whole measure stands on one principle that anyone can repeat: **every home the government gives or finances shall be born ready for the sun, and the sun shall be paid for by the same loan that paid for the roof — on the same collateral, at the Fund's best rate, over a term matched to the life of the system, and, for the poorest, never costing more each month than it saves.** Solar-Ready construction for every new unit; voluntary, opt-in financing; a Bill-Savings Guarantee for socialized borrowers; a Member Solar Loan for all Pag-IBIG residential borrowers with no second mortgage and no repeated fees; family ownership of every system; and permit-free installation carved into statute.

In the name of candor, this Representation discloses that the enterprises he founded — in hospitality and in medicine distribution — use and may benefit from own-use solar power in general. That is precisely how he came to witness the truth this bill advances: the sun is the cheapest electricity in the Philippines when the roof is your own. This bill grants no incentive to enterprises like his; by its very text, its benefits belong to socialized housing beneficiaries and to individual member-borrowers of the Pag-IBIG Fund alone.

With every key to a new home that the government hands to a Filipino family, this bill hands over the light as well. **Ang araw ay libre. Ang bubong ay sa pamilya. Ang batas na ito ang mag-uugnay sa dalawa.**

In view of the foregoing, the immediate passage of this bill is earnestly sought.



ELMER V. CATULPOS

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Quezon City, Metro Manila

TWENTIETH CONGRESS
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HOUSE BILL NO. 10959

*Introduced by **Representative ELMER V. CATULPOS**
(I Tahanan Party-list)*

**AN ACT INTEGRATING SOLAR ENERGY FINANCING INTO ALL SOCIALIZED
HOUSING PROGRAMS, ESTABLISHING SOLAR-READY CONSTRUCTION
STANDARDS, A BILL-SAVINGS GUARANTEE, AND BENEFICIARY
OWNERSHIP OF ROOFTOP SOLAR SYSTEMS, ESTABLISHING A SOLAR LOAN
FOR ALL PAG-IBIG FUND RESIDENTIAL BORROWERS, CODIFYING THE
SIMPLIFIED PERMITTING REGIME FOR OWN-USE SOLAR ENERGY
SYSTEMS, AND FOR OTHER PURPOSES**

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

ARTICLE I
GENERAL PROVISIONS

SEC. 1. *Short Title.* — This Act shall be known as the "**Ilaw ng Tahanan Act**" or the "Solar Energy Integration in Socialized Housing and Pag-IBIG Home Financing Act of 2026."

SEC. 2. *Declaration of Policy.* — It is the policy of the State to promote decent and affordable housing, reduce the electricity burden of Filipino households, strengthen energy self-reliance, and accelerate the equitable adoption of renewable energy.

Toward this end, the State shall:

- (a) require new socialized housing projects to incorporate reasonable solar-ready features;
 - (b) make voluntary solar financing available to qualified beneficiaries of socialized housing programs within the same housing loan;
 - (c) promote financing terms based on reasonably projected electricity savings, subject to the safeguards and remedies provided in this Act;
 - (d) protect the ownership and beneficial use of solar energy systems financed under this Act;
- and,

(e) establish a simplified and coordinated installation and notification regime for qualifying own-use solar energy systems, without diminishing applicable structural, electrical, fire-safety, environmental, grid-reliability, and consumer-protection requirements.

SEC. 3. Definition of Terms. — As used in this Act, the following terms shall be defined as follows:

- (a) **Socialized Housing Program** refers to any housing program for underprivileged and homeless citizens under Republic Act No. 7279, as amended, including programs implemented or financed by the National Housing Authority (NHA), the Social Housing Finance Corporation (SHFC), the Home Development Mutual Fund (HDMF or Pag-IBIG Fund), local government units, and the Expanded Pambansang Pabahay para sa Pilipino (4PH) Program, whether horizontal or vertical, and whether developed by government or by private developers for qualified beneficiaries;
- (b) **Beneficiary** refers to a natural person or household qualified for and awarded, or availing of a housing loan for, a socialized housing unit under any Socialized Housing Program;
- (c) **Member-Borrower** refers to a qualified principal borrower, co-borrower, or qualified transferee who is a member of the Home Development Mutual Fund and who owns, or is amortizing under an existing or approved Fund housing loan for, a residential property;
- (d) **Solar Energy System or System** refers to a photovoltaic installation for own use on or within a residential unit or its building, including panels, inverter or charge controller, wiring, mounting, metering where applicable, and battery energy storage where included;
- (e) **Micro-Solar System** refers to a Solar Energy System with a capacity not exceeding one kilowatt (1 kW), or such other threshold as the Department of Energy may prescribe based on safety, reverse-flow, system-configuration, and distribution-grid impact standards;
- (f) **Zero-Export System** refers to a Solar Energy System equipped and configured in accordance with Department of Energy and Energy Regulatory Commission standards to prevent the export of electricity to the distribution grid;
- (g) **Solar Add-On Loan** refers to the financing component for socialized housing under Section 9 of this Act;
- (h) **Member Solar Loan** refers to the loan window for all Member-Borrowers under Section 10 of this Act;
- (i) **Standard Kit Ceiling** refers to the amount determined under Section 11 of this Act;
- (j) **Bill-Savings Guarantee** refers to the rule under Section 14 of this Act;
- (k) **Solar-Ready** refers to the construction standard under Section 5 of this Act.

SEC. 4. Scope and Coverage. — This Act covers: (a) all current and future Socialized Housing Programs, whether the housing units are grid-connected or off-grid, and whether financed through the NHA, the SHFC, the Pag-IBIG Fund, local government units, or any combination thereof; and (b) all residential properties owned by, financed for, or mortgaged by Member-

Borrowers with the Pag-IBIG Fund, regardless of housing category — socialized, economic, or open-market — subject to the loan windows established in Article III. Nothing in this Act shall diminish, and this Act shall be implemented in harmony with, any program for solar home systems in off-grid resettlement sites established under existing or subsequent law.

ARTICLE II

SOLAR-READY CONSTRUCTION STANDARD

SEC. 5. *Solar-Ready Standard for New Socialized Housing Projects.* — All new Socialized Housing Projects for which the application for development approval is filed after the effectivity of the standards issued under this Section shall incorporate Solar-Ready features. At a minimum, the Solar-Ready features shall include:

- (a) roof or deck structural provisions adequate for photovoltaic mounting;
- (b) embedded conduit or cable pathways from the roof or deck to the unit electrical panel;
- (c) a labeled and safely accessible connection provision at the electrical panel;
- (d) reasonable provision for future maintenance and inspection; and
- (e) for medium-rise and other vertical projects, designated provisions for common-area systems or systems allocated to individual units, subject to applicable condominium and homeowners' association laws.

The Department of Human Settlements and Urban Development, in coordination with the Department of Energy, the Department of Public Works and Highways, the Bureau of Fire Protection, local building officials, and other concerned agencies, shall issue the technical standards within ninety (90) days from the effectivity of this Act.

The standards shall be performance-based and shall be consistent with Batas Pambansa Blg. 220, the National Building Code, applicable electrical and fire-safety laws, and Philippine National Standards. Detailed engineering parameters may be adopted by reference to updated Philippine National Standards and applicable referral codes.

SEC. 6. *Cost Treatment.* — The incremental cost of Solar-Ready construction shall be deemed part of the cost of the housing unit and shall be accommodated within the socialized housing price ceilings prescribed under Republic Act No. 7279, as amended, and its implementing issuances. The DHSUD shall ensure that the standards under Section 5 are designed so that said incremental cost is kept to a minimal proportion of unit price, and shall report the measured incremental cost in the annual report under Section 30.

SEC. 7. *Existing Units.* — Beneficiaries and qualified Member-Borrowers occupying existing residential units may apply for retrofit financing under Article III. Retrofit installations shall comply with the exemptions, notification procedures, and permit requirements expressly provided in Article IV, as well as applicable structural, electrical, fire-safety, environmental, and distribution-grid requirements.

ARTICLE III

SOLAR FINANCING WITHIN THE HOUSING LOAN

SEC. 8. *Voluntary Availment.* — The establishment and offering of the financing windows under this Article shall be mandatory for the concerned implementing agencies, but availment by a Beneficiary or Member-Borrower shall be voluntary. No implementing agency, developer, lender, or contractor shall condition the award of a housing unit, approval of a housing loan, price, or priority on the availment or non-availment of solar financing.

SEC. 9. *The Solar Add-On Loan for Socialized Housing.* — The Pag-IBIG Fund, the NHA, and the SHFC shall each establish, within their respective socialized housing loan and lease-purchase programs, a Solar Add-On Loan under the following terms:

- (a) The Solar Add-On Loan shall bear the same concessional interest rate applicable to the Beneficiary's socialized housing loan or program;
- (b) No down payment, equity, or separate collateral shall be required;
- (c) The amortization term shall not exceed the warranted service life of the principal components financed; battery storage and inverter components may be separately termed from panel components to match their respective warranties;
- (d) The Solar Add-On Loan shall not reduce the maximum housing loan amount to which the Beneficiary is otherwise entitled, and shall not be counted against the socialized housing price ceiling of the unit;
- (e) The Solar Add-On Loan may be availed of at loan takeout or subsequently, including through home-improvement or additional-financing facilities, under this Act's terms.

SEC. 10. *The Pag-IBIG Member Solar Loan.* — The Pag-IBIG Fund shall establish a Member Solar Loan available to every Member-Borrower, under the following terms:

- (a) *Interest.* Three percent (3%) per annum, or the lowest housing loan interest rate offered by the Fund, whichever is lower, for the financed amount up to the Standard Kit Ceiling. Any amount in excess of the Standard Kit Ceiling shall bear the interest rate applicable to the Member-Borrower's housing loan category;
- (b) *Term.* Up to fifteen (15) years for photovoltaic panels and mounting: Provided, That the term shall not exceed the warranted service life of the components financed; battery storage and inverter components may be separately termed to match their respective warranties;
- (c) *No down payment.* No down payment, equity, or separate collateral shall be required;
- (d) *Disclosure.* The projected monthly electricity savings, the monthly amortization, and the assumptions behind them shall be disclosed to the Member-Borrower in plain language, in Filipino or the regional language, before loan signing;

Nothing in this Section shall impair the fiduciary administration of the Fund; its Board shall adopt prudential rules for the Member Solar Loan consistent with this Act and with Section 16.

SEC. 11. *Standard Kit Ceiling.* — The Standard Kit Ceiling shall be based on the prevailing installed cost of a qualifying residential solar energy system, including equipment, installation, applicable warranties, and other necessary system components.

The Department of Energy shall certify the technical specifications and prevailing installed costs used in determining the Ceiling. The Board of Trustees of the Home Development Mutual Fund shall fix and publish the Ceiling within ninety (90) days from the effectivity of this Act and at least once every two (2) years thereafter.

The determination shall consider system capacity, equipment specifications, installation conditions, transportation costs, geographic location, and whether the system is grid-connected, hybrid, or off-grid. The Ceiling shall be uniform nationwide and shall not be set below the cost of a complete system as so certified.

SEC. 12. *Single Collateral; No Second Mortgage.* — A Solar Add-On Loan or Member Solar Loan extended to a borrower with an existing Pag-IBIG, NHA, or SHFC housing account shall be secured by the same real estate mortgage, contract to sell, or loan agreement constituted on the residential property, which is hereby deemed by operation of law to secure such additional advances, without need of a new mortgage, re-appraisal, re-annotation, or additional registration. No appraisal fee, annotation fee, documentary stamp, or similar charge shall be collected for the solar advance beyond a single, reasonable, and fully disclosed processing fee. For borrowers whose titles remain under process or administration, the solar financing shall be secured by the same instrument securing the housing account. Upon full payment of either the housing loan or the solar financing, the release of encumbrance shall pertain only to the obligation fully paid.

SEC. 13. *Aggregated Procurement and Price Discovery.* — To lower unit costs, the implementing agencies may conduct aggregated or bulk procurement of Solar Energy Systems in accordance with Republic Act No. 12009, otherwise known as the New Government Procurement Act, and may prequalify suppliers and standard kits meeting the technical standards under Section 19. Borrowers availing of financing under this Article may choose any prequalified kit and any accredited installer; no exclusive supplier or concession shall be imposed on any project or locality.

SEC. 14. *The Bill-Savings Guarantee.* — For Solar Add-On Loans to socialized housing Beneficiaries, the monthly amortization shall not exceed the reasonably projected monthly electricity bill savings of the Beneficiary's household attributable to the System, as computed under a uniform methodology to be issued by the DOE within ninety (90) days from the

effectivity of this Act, taking into account household consumption profiles, prevailing distribution utility rates in the locality, and system output. The projection, the resulting maximum add-on amortization, and the assumptions behind them shall be disclosed to the Beneficiary in plain language, in Filipino or the regional language, before loan signing.

Where the projected savings for a household cannot support the amortization of a full kit, the agencies shall offer a smaller standard kit that satisfies this Section rather than deny availment.

SEC. 15. *No Unfunded Transfer of Cost.* — No cost, fee, or charge arising from this Act shall be passed on to a Beneficiary or Member-Borrower except the amortization of financing availed of voluntarily under Section 8 and the processing fee under Section 12. No developer shall be required to install Solar Energy Systems at its own cost by reason of this Act; the developer's obligation under this Act is limited to the Solar-Ready standard under Section 5, the cost of which is treated under Section 6.

SEC. 16. *Interest Subsidy and Protection of Members' Dividends.* —The National Government may provide an interest subsidy to support the concessional financing rates under this Article.

Any subsidy shall be proposed for inclusion in the annual General Appropriations Act, subject to congressional authorization, availability of appropriations, and applicable budgeting, accounting, auditing, and reporting laws.

The subsidy shall be separately accounted for and shall not be charged against the net income or dividends of Fund members except as expressly authorized by law. The implementing agencies shall annually report the amount of subsidy received, the number of borrowers benefited, the average subsidy per borrower, and the remaining fiscal exposure.

ARTICLE IV INSTALLATION, STANDARDS, AND CONSUMER PROTECTION

SEC. 17. *Simplified Installation Regime; Codification.* — The simplified installation rules for own-use solar energy systems first established under DOE Department Circular No. DC2026-08-0017, series of 2026, are hereby adopted and enacted into law for all installations covered by this Act, as follows:

- (a) A Micro-Solar System shall be exempt from the requirement of a building permit and from the requirement of a Certificate of Compliance or any prior authorization from the Energy Regulatory Commission. Written or electronic notification to the distribution utility concerned shall be the only requirement prior to installation and operation;
- (b) A Zero-Export System connected to the internal wiring of a grid-served unit or building shall require only notification to the distribution utility concerned and the applicable

building or electrical permit; a Zero-Export System that is isolated from the grid shall require only the applicable building or electrical permit;

(c) No distribution utility shall require of any installation under this Act any pre-installation clearance, technical permit, approval, study, inspection fee, meter replacement charge, or any other fee, charge, or requirement not expressly allowed under this Section;

(d) The distribution utility concerned shall maintain transformer and service-drop capacity adequate to continue serving customers with installations under this Act, so that grid supply remains available as backup;

(e) Borrowers who later opt to export electricity under the net metering program of Republic Act No. 9513 may do so under the rules applicable thereto.

SEC. 18. *Statutory Standard for Simplified Processing.* — The requirements expressly stated in Section 17 shall constitute the minimum statutory requirements for covered installations.

The Department of Energy, the Energy Regulatory Commission, local government units, and distribution utilities may further simplify the process in a manner consistent with this Act and other applicable laws and any more favorable treatment under any issuance or under any law of general application on own-use self-generation — including any law exempting own-use self-generation from prior regulatory authorization, upon its effectivity — shall apply to installations under this Act.

No administrative issuance, order or circular shall restrict, add to, or shall impose more onerous requirements inconsistent with this Act.

SEC. 19. *Technical Standards and Warranties.* — Within sixty (60) days from the effectivity of this Act, the DOE, in coordination with the DHSUD, the ERC, the BFP, the TESDA, distribution utilities, consumer representatives, manufacturers, and installers, shall issue minimum technical standards for Systems financed under this Act.

The standards shall cover safety, performance, interconnection, battery storage, fire prevention, maintenance, monitoring, and end-of-life management, with reference to applicable Philippine National Standards.

Each financed System shall be covered by: (a) a manufacturer's warranty of at least ten (10) years for photovoltaic modules; (b) a manufacturer's warranty of at least five (5) years for inverters and batteries; and (c) a workmanship warranty of at least two (2) years for installation.

The supplier and installer shall provide the borrower with a written warranty and a local claims process. The implementing rules shall identify the party primarily responsible for repair, replacement, and warranty facilitation.

SEC. 20. *Accredited Installers and Solar Workforce.* — Installation shall be performed only by installers accredited under DOE rules or certified under a solar photovoltaic installation qualification of the Technical Education and Skills Development Authority (TESDA). TESDA shall, within one hundred eighty (180) days, ensure the availability of such certification in

every region, prioritizing residents of socialized housing communities, so that the communities served by this Act also supply its workforce.

SEC. 21. *Maintenance and After-Sales Service.* — Every financing under Article III shall include a service plan covering periodic inspection and warranty facilitation for the panel warranty period. For NHA and SHFC estate-managed and lease-purchase projects, the implementing agency shall maintain a maintenance reserve mechanism, the contribution to which shall be included in, and disclosed as part of, the amortization disclosed under Sections 10(d) and 14.

SEC. 22. *Prohibited Acts and Administrative Sanctions.* — It shall be unlawful for any person to:

- (a) misrepresent projected savings, system capacity, performance, or warranty coverage to a borrower;
- (b) condition the award of a housing unit, approval of a housing loan, price, or priority on the availment or non-availment of solar financing;
- (c) impose a charge on a borrower not authorized by this Act or not disclosed under Sections 10 (d), 12 or 14, or,
- (d) install a System without the accreditation or certification required under Section 20.

The DHSUD, DOE, ERC, HDMF, NHA and SHFC shall enforce this Section within their respective jurisdictions, subject to compliance with due process requirements.

Violations shall be subject to an administrative fine of not less than Fifty thousand pesos (P50,000) but not more than Five hundred thousand pesos (P500,000) for each violation, without prejudice to civil, criminal, or other administrative liability under applicable law.

The accreditation or pre-qualification of an installer or supplier may be suspended or revoked for repeated or serious violations.

ARTICLE V OWNERSHIP AND COMMUNITY ENERGY

SEC. 23. *Ownership by the Family.* — A Solar Energy System financed under this Act, and all electricity it generates, shall be owned by the Beneficiary or Member-Borrower, subject only to the security interest of the lending agency until full payment. Upon full payment, the lending agency shall release all encumbrances on the System without cost to the borrower.

SEC. 24. *Third-Party Rooftop Projects on Socialized Housing.* — No developer, contractor, or third party shall install revenue-generating solar facilities on the roofs of awarded socialized housing units or their buildings without: (a) the written, informed consent of the affected homeowners or their association; and (b) a benefit-sharing arrangement under which the affected households or association receive a fair and disclosed share of revenues or equivalent

bill credits, under rules to be issued by the DHSUD and the Energy Regulatory Commission. Existing projects shall be respected, but their renewal or expansion shall comply with this Section.

SEC. 25. *Common-Area and Shared Systems.* — For medium-rise and vertical housing, the implementing agencies may finance shared Solar Energy Systems serving common areas or allocated among units, under the same terms in Article III applied to the association or to participating units, and consistent with the condominium and homeowners' association laws.

SEC. 26. *Community Orientation.* — Before turnover or retrofit, the implementing agency shall, in coordination with homeowners' associations and civil society organizations, orient borrowers in plain Filipino or the regional language on system operation, financing terms, the Bill-Savings Guarantee where applicable, warranty claims, and complaint procedures.

ARTICLE VI INSTITUTIONAL PROVISIONS

SEC. 27. *Roles of Agencies.* — The DHSUD shall be the lead policy agency for this Act and shall chair its implementation. The Pag-IBIG Fund, the NHA, and the SHFC shall implement the financing under Article III within their respective programs. The DOE shall issue the technical, savings-methodology, and installation-regime rules. The Energy Regulatory Commission shall enforce Sections 17 and 18 as against distribution utilities and co-issue the rules under Section 24. TESDA shall implement Section 20. The Department of the Interior and Local Government shall assist local government units implementing local socialized housing programs, which may adopt this Act's framework without any unfunded mandate upon them.

SEC. 28. *Poorest-First Equity.* — In rolling out the programs under this Act, the implementing agencies shall prioritize: (a) off-grid and unreliably served resettlement sites; (b) geographically isolated and disadvantaged areas; and (c) qualified low-income and minimum-wage borrower households.

The implementing agencies shall use objective criteria, including household income, electricity burden, service reliability, geographic location, and housing status, in determining priority. Implementation of this provision shall be included in the annual report under Section 30 hereof.

SEC. 29. *Relationship to Other Laws.* — This Act complements and shall be construed in harmony with Republic Act No. 7279, as amended; Republic Act No. 9679; Republic Act No. 9513; Republic Act No. 9136; Republic Act No. 11201; the DOE's simplified own-use solar issuances; and any subsequent law exempting own-use self-generation from prior regulatory

authorization. Nothing in this Act repeals or diminishes any program for solar home systems in off-grid resettlement sites, nor any solar financing program of the Government Service Insurance System, with which the programs under this Act may be harmonized by administrative agreement.

SEC. 30. *Targets, Reporting, and Review.* — The DHSUD shall set annual solar-integration targets proportionate to the annual housing targets of the implementing agencies. The DHSUD, the Pag-IBIG Fund, the NHA, and the SHFC shall submit to both Houses of Congress, on or before March 31 of each year, a joint report stating: units built Solar-Ready and the measured incremental cost; loans released under Article III, collections, and delinquency rates compared against ordinary housing loan delinquency; measured versus projected bill savings; the Standard Kit Ceiling then in force and its basis; any interest subsidy availed of under Section 16; maintenance reserve balances; and corrective measures. Three (3) years from effectivity, the DHSUD shall submit a review of the Bill-Savings Guarantee methodology, the Standard Kit Ceiling mechanism, and the capacity threshold under Section 3(e).

SEC. 31. *Appropriations.* — The amounts necessary for the standards-setting, accreditation, orientation, and reporting functions under this Act shall be charged against the current appropriations of the agencies concerned and thereafter included in the annual General Appropriations Act, together with any interest subsidy under Section 16. The loans under Article III shall be funded from the corporate and loan funds of the Pag-IBIG Fund, the NHA, and the SHFC under their respective charters; nothing in this Act shall be construed as an unfunded mandate upon said funds or upon local government units.

SEC. 32. *Implementing Rules and Regulations.* — Within ninety (90) days from the effectivity of this Act, the Secretary of the DHSUD, as Chairperson, with the DOE, the Energy Regulatory Commission, the Pag-IBIG Fund, the NHA, the SHFC, TESDA, and the Department of the Interior and Local Government, and with representation from homeowners' associations and civil society organizations, shall promulgate the implementing rules and regulations of this Act. Sections 8, 12, 17, 18, and 23 shall be self-executing and shall not await the issuance of said rules.

SEC. 33. *Separability Clause.* — If any provision or part of this Act is declared unconstitutional or invalid, the remaining provisions not affected thereby shall remain in full force and effect.

SEC. 34. *Repealing Clause.* — All laws, decrees, executive orders, issuances, and rules and regulations or parts thereof inconsistent with this Act are hereby repealed, amended, or modified accordingly.

SEC. 35. *Effectivity.* — This Act shall take effect fifteen (15) days after its publication in the Official Gazette or in a newspaper of general circulation.

Approved,