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Republic of the Philippines
Department of Education
REGION I
SCHOOLS DIVISION OF VIGAN CITY

Office of the Schools Division Superintendent

12 OCT 2026

DIVISION MEMORANDUM

No. 875, s. 2026

**DISSEMINATION OF THE PAG-IBIG FUND HOUSING OPPORTUNITIES UNDER
THE EXPANDED 4PH PROGRAM**

To: Assistant Schools Division Superintendent
Chief Education Supervisor, CID & SGOD
Section Heads/Unit Heads
Public Elementary and Secondary School Heads
All Others Concerned

1. In reference to Memorandum No. **DM-OUHROD-2026-3845**, titled "**Pag-IBIG Fund Housing Opportunities Under the Expanded 4PH Program**," all concerned personnel are hereby informed of the affordable housing and financing options available to qualified Pag-IBIG Fund members under the Expanded Pabahay sa Pamilyang Pilipino (4PH) Program.
2. Qualified Pag-IBIG Fund members may avail themselves of **housing loan rates as low as 3% per annum**, with promotional rates of **4.5% and 5.75% per annum** available until **December 31, 2026**, subject to the following property coverage and loan rates:

Property Type/Coverage	Loan Rates
House-and-lot packages up to P950,000 or condominium units up to P1.8 million	3% per annum
Housing loans up to P4.9 million	4.5% per annum
Housing loans above P4.9 million up to P10 million	5.75% per annum

3. For further information and inquiries, personnel may visit the Pag-IBIG Fund Facebook Page, access the Virtual Pag-IBIG Portal, or proceed to the nearest Pag-IBIG Fund branch.

4. Immediate dissemination of this Memorandum is directed.

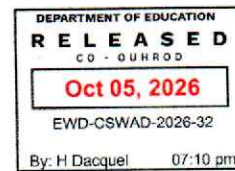
VILMA D. EDA, CESO V
Schools Division Superintendent



OSDS/Admin/daa



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Republika ng Pilipinas
Department of Education
OFFICE OF THE UNDERSECRETARY

HUMAN RESOURCE AND ORGANIZATIONAL DEVELOPMENT, AND INFRASTRUCTURE

MEMORANDUM
DM-OUHRODI-2026-3845

2010-701 E1K88

FOR : Undersecretaries
Assistant Secretaries
Bureau and Service Directors
Division Chiefs
Regional Directors
School Division Superintendents
All Other Concerned

FROM : WILFREDO E. CABRAL
E-signed by
Wilfredo Cabral
October 01, 2026, 6:33:08 PM
*Undersecretary for Human Resource and Organizational Development,
and Infrastructure*

**SUBJECT : PAG-IBIG FUND HOUSING OPPORTUNITIES UNDER THE
EXPANDED 4PH PROGRAM**

DATE : October 01, 2026

Consistent with the efforts of the Philippine government in making decent and affordable homes more accessible to Filipino families, and with the Department of Education's (DepEd) commitment to promote the welfare, well-being, and economic security of its personnel, the Department hereby disseminate **information from the Home Development Mutual Fund (HDMF)**, commonly known as Pag-IBIG Fund, regarding the housing opportunities available under the Expanded Pabahay sa Pamilyang Pilipino (Expanded 4PH) Program.

Through the Expanded 4PH Program, a flagship housing initiative of the Department of Human Settlements and Urban Development (DHSUD) implemented in partnership with the Pag-IBIG Fund, qualified members may access affordable homeownership options and housing financing arrangements suited to their needs and capacity.

Qualified Pag-IBIG members may avail themselves of **housing loan rates as low as 3% per annum**, as well as special promotional rates of **4.5% and 5.75% per annum**, as follows:

Property Type/Coverage	Loan rates
House-and-lot packages up to ₱950,000 or condominium units up to ₱1.8 million	3% per annum
Housing loans up to ₱4.9 million	4.5% per annum
Housing loans above ₱4.9 million up to ₱10 million	5.75% per annum

The 4.5% and 5.75% promotional rates are available until **31 December 2026**.

For more information and other concerns, visit the Pag-IBIG Fund Facebook Page, Virtual Pag-IBIG Portal, or the nearest Pag-IBIG Fund branch near you.

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JOEL RICHARD L. PRADO

ACTING DIVISION CHIEF III

INSTITUTIONAL HOUSING DEPARTMENT, NCR SALES GROUP

PAG-IBIG FUND

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BHROD-EWD/Dimailig



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Certificate No. POF 0002
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Pag-IBIG HOUSING LOAN

EXPANDED
DAMBAHANG PAMAHAYAGAN
4PH PILING PROGRAM

**SIMULAN NA ANG HAPPILY EVER AFTER
SA SARILI MONG TAHANAN!**

- Lowest Interest rates
- Borrow up to 10 million
- Pay Installment up to 30 years

3% SUBSIDIZED RATE
FOR SOCIALIZED HOUSING UNITS

PROMO RATES*

4.5% FOR LOANS ABOVE P1.8M TO P4.9M	5.75% FOR LOANS ABOVE P4.9M TO P10M
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*PROMO RUNS UNTIL DECEMBER 31, 2026

MAY SARILING BAHAY NA AKO!

MAG-APPLY NA!

BHROD-EWD/Dimailig