



Republic of the Philippines  
**Department of Education**  
REGION VIII - EASTERN VISAYAS

October 21, 2026

**REGIONAL MEMORANDUM**

No. **1411** s. 2026

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

To: Schools Division Superintendents  
Regional Office Personnel  
All Others Concerned

1. Attached is Memorandum DM-OUHRODI-2026-3845 dated October 1, 2026 with the subject: Pag-ibig Fund Housing Opportunities Under the Expanded 4PH.
2. Immediate dissemination of this Memorandum is desired.

  
**SALUSTIANO T. JIMENEZ JD, EdD, CESO III**  
Regional Director

Enclosure: As stated

Reference: As stated

To be indicated in the Perpetual Index under the following subjects:

FUND  
HOUSING  
PAG-IBIG



AD-PS-EDR



DEPARTMENT OF EDUCATION  
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CO - OUHROD  
**Oct 05, 2026**  
EWD-CSWAD-2026-32  
By: H Dacquel 07:10 pm



Republika ng Pilipinas  
**Department of Education**  
**OFFICE OF THE UNDERSECRETARY**

HUMAN RESOURCE AND ORGANIZATIONAL DEVELOPMENT, AND INFRASTRUCTURE

**MEMORANDUM**  
**DM-OUHRODI-2026-3845**

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, 10/01/26, 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

RECEIVED  
DATE: 10/1/26  
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DEPARTMENT OF EDUCATION  
**RECEIVED**  
RECORDS SECTION REGIONAL OFFICE NO. VIII  
DATE: 10/6/26  
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SIGNATURE: [Signature]

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                            | <b>5.75% per annum</b> |

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.

**Copy furnished:**

**OFFICE OF THE SECRETARY**

osec@deped.gov.ph

**OFFICE OF THE ASSISTANT SECRETARY FOR PUBLIC AFFAIRS AND EXTERNAL PARTNERSHIPS**

external.partnerships@deped.gov.ph

**JOEL RICHARD I. PRADO**

ACTING DIVISION CHIEF III

INSTITUTIONAL HOUSING DEPARTMENT, NCR SALES GROUP

PAG-IBIG FUND

jiprado@pagibigfund.gov.ph

BHROD-EWD/Dimailig



Room 102, Rizal Building, DepEd Complex, Meralco Ave., Pasig City 1600  
Telephone Nos.: (+632) 86337206, (+632) 86318494, (+632) 86366549  
Email Address: usec.hrod@deped.gov.ph | Website: www.deped.gov.ph

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| Effectivity    | 03.23.23  | Page | 2 of 3 |



Certificate No. 044P 0805  
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## Annex A

Promotional Material: PagIBIG Housing Loan

**Pag-IBIG HOUSING LOAN**

**EXPANDED**  
PAMBANSANG PAKIKIBAGAYAN SA PILINGHONG 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\***

|                                               |                                               |
|-----------------------------------------------|-----------------------------------------------|
| <b>4.5%</b><br>FOR LOANS ABOVE P1.8M TO P4.9M | <b>5.75%</b><br>FOR LOANS ABOVE P4.9M TO P10M |
|-----------------------------------------------|-----------------------------------------------|

\*PROMO RUNS UNTIL DECEMBER 31, 2026

**MAY SARILING BAHAY NA AKO!**

**MAG-APPLY NA!**

BHROD-EWD/Dimailig



Room 102, Rizal Building, DepEd Complex, Meralco Ave., Pasig City 1600  
 Telephone Nos.: (+632) 86337206, (+632) 86318494, (+632) 86366549  
 Email Address: usec.hrod@deped.gov.ph | Website: www.deped.gov.ph

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