



Republic of the Philippines
Department of Education

REGION IV- A CALABARZON
CITY SCHOOLS DIVISION OF THE CITY OF TAYABAS

14 October 2026

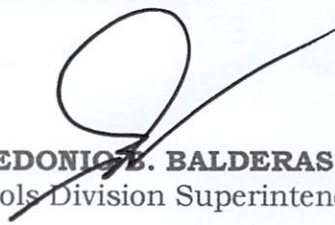
DIVISION MEMORANDUM

No. 674 s. 2026

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

To: Assistant Schools Division Superintendent
Chief Education Supervisors
Heads, Public and Private Elementary and Secondary Schools
Heads, Unit/Section
All Others Concerned

1. In reference to **DM-OUHRODI-2026-3845**, entitled **Pag-Ibig Fund Housing Opportunities Under the Expanded 4PH Program**, this Office disseminates information from the Home Development Mutual Fund (HDMF) regarding the housing opportunities available under the **Expanded Pabahay sa Pamilyang Pilipino (Expanded 4PH) Program**.
2. This initiative supports the Philippine Government's effort to make decent and affordable housing more accessible to Filipino families and aligns with the Department of Education's (DepEd) commitment to promoting the welfare, well-being, and economic security of its personnel.
3. Attached is a copy of the Memorandum for your reference and guidance.
4. Immediate dissemination of this Memorandum is desired.


CELEDONIO B. BALDERAS JR.
Schools Division Superintendent

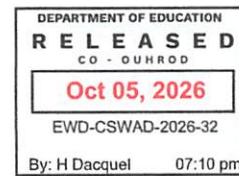
Encl.: As stated

Reference: DM-OUHRODI-2026-3845

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

HOUSING PROGRAM
WELFARE

SGOD- pag-ibig fund housing opportunities under the expanded 4ph program
RECRGJE8-010862/October 14, 2026



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, 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.

Copy furnished:

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JOEL RICHARD I. PRADO

ACTING DIVISION CHIEF III

INSTITUTIONAL HOUSING DEPARTMENT, NCR SALES GROUP

PAG-IBIG FUND

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BHROD-EWD/Dimallig



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Annex A
Promotional Material: PagIBIG Housing Loan

Pag-IBIG HOUSING LOAN

EXPANDED 4PH
PAMBANSANG PABAHAY
PILIPINO 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