



Republic of the Philippines
Department of Education
NEGROS ISLAND REGION

REGIONAL MEMORANDUM

No. 1162, s. 2026

OCT 13 2026

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

TO: Assistant Regional Director
Schools Division Superintendents
All Others Concerned

1. Attached is Memorandum DM-OUHRODI-2026-3845 dated October 1, 2026, re: "Pag-ibig Fund Housing Opportunities Under the Expanded 4PH Program, which is self-explanatory.
2. Immediate dissemination of and compliance with this Memorandum are desired.

RAMIR B. UYTICO EdD, CESO III
Regional Director

Encl.: As stated
Reference: As stated

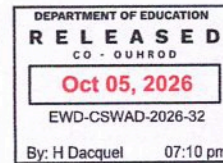
To be indicated in the Perpetual Index
under the following subjects:

BUREAUS AND OFFICES
FUNDS
PROGRAMS

AD/PS/JEM/REGIONAL MEMO-Dissemination-DM-OUHRODI-2026-3845-Pag-ibig fund housing opportunities under the expanded 4ph program



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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

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

FROM : **WILFREDO E. 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

jjprado@pagibigfund.gov.ph

Pag-IBIG HOUSING LOAN

EXPANDED 4PH
PAMBANSANG PABAYAN PLANNING 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!