



Republic of the Philippines
Department of Education
CORDILLERA ADMINISTRATIVE REGION



October 08, 2026

REGIONAL MEMORANDUM
No. 805.2026

DISSEMINATION OF DM-OUHRODI-2026-3845 "PAG-IBIG FUND HOUSING OPPORTUNITIES UNDER THE EXPANDED 4PH PROGRAM"

To : Assistant Regional Director
Schools Division Superintendents
All Others Concerned

1. Enclosed is a copy of **Memorandum DM-OUHRODI-2026-3845** dated October 1, 2026, from Wilfredo E. Cabral, Undersecretary for Human Resource and Organizational Development, and Infrastructure, with the subject **"Pag-ibig Fund Housing Opportunities Under the Expanded 4PH Program"**.
2. In reference thereto, the Department disseminates to the qualified Pag-IBIG members 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 4 PH) Program.
3. For more details, kindly contact the **Administrative Services Division** at Tel. No. **422-1318 or 422-1904** or through email at car.admin@deped.gov.ph.
4. For information, guidance and compliance of all concerned.


NICOLAS T. CAPULONG PhD, CESO III
Director IV/Regional Director

ASD/MAB/jse



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

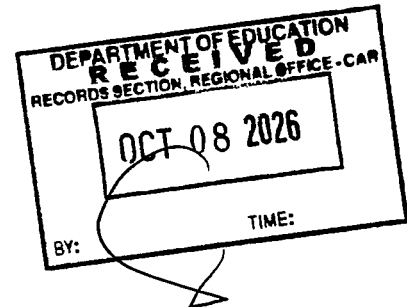


Republika ng Pilipinas
Department of Education
OFFICE OF THE UNDERSECRETARY

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
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.

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



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Annex A
Promotional Material: PagIBIG Housing Loan




**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

*PROMO RUNS UNTIL DECEMBER 31, 2025

MAG-APPLY NA!



BHROD-EWD/Dimailig