



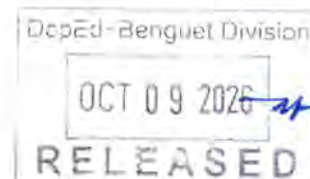
Republic of the Philippines
Department of Education
Cordillera Administrative Region
Schools Division of Benguet

09 October
2026

DIVISION MEMORANDUM
No. 429, s. 2026

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

To: OIC-Assistant Schools Division Superintendent
Public Schools District Supervisors/In-charge
Elementary and Secondary School heads
Administrative Officer II
All Others Concerned



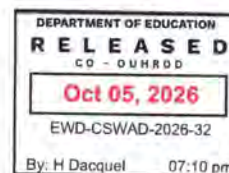
1. In line with the government's initiatives to promote affordable housing, this Office hereby disseminates information on the housing opportunities available to qualified DepEd personnel under the Expanded Pambansang Pabahay para sa Pamilyang Pilipino (4PH) Program, in partnership with the Pag-IBIG Fund.
2. Interested personnel are encouraged to check the program requirements and financing options through the Official Pag-ibig Fund website.
3. Attached herewith is the Official Pag-IBIG Fund memorandum for your reference and guidance.
4. All school heads are requested to disseminate this information to their respective personnel.
5. Immediate and widest dissemination of this Memorandum is desired.

CARMEL F. MERIS
OIC-Schools Division
Superintendent

For the OIC-Schools Division
Superintendent //

sgd

NOVER KEITHLEY S. MENTE
OIC-Assistant Schools Division Superintendent



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:

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ACTING DIVISION CHIEF III

INSTITUTIONAL HOUSING DEPARTMENT, NCR SALES GROUP

PAG-IBIG FUND

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Annex A

Promotional Material: PagIBIG Housing Loan

Pag-IBIG HOUSING LOAN

EXPANDED 4PH
PAMBANSANG PAGIBIG 4PH HOUSING 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 P4.3M	5.75% FOR LOANS ABOVE P4.5M TO P10M
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*PROMO RUNS UNTIL DECEMBER 31, 2026

MAY SARILING BAHAY NA AKO!

MAG-APPLY NA!

BHROD-EWD/Dimailig



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