Republic of the Philippines
Department of Education
Region III
SCHOOLS DIVISION OF PAMPANGA

October 8, 2026

DIVISION MEMORANDUM
No. 594, s. 2026

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

To: Assistant Schools Division Superintendents
Chief Education Supervisors, CID and SGOD
Division Unit Heads
Education Program Supervisors
Public Schools District Supervisors
Public and Private Elementary and Secondary School Heads
Teaching and Non-Teaching Personnel
All Others Concerned

1. For the information and guidance of all concerned, this Office hereby disseminates **Memorandum DM-OUHRODI-2026-3845**, dated October 1, 2026, issued by Undersecretary Wilfredo E. Cabral, titled *"Pag-IBIG Fund Housing Opportunities under the Expanded 4PH Program."*

2. The issuance provides information on affordable housing opportunities under the **Expanded Pabahay sa Pamilyang Pilipino (Expanded 4PH) Program**, a flagship housing initiative of the Department of Human Settlements and Urban Development (DHSUD), implemented in partnership with the Home Development Mutual Fund (HDMF), commonly known as Pag-IBIG Fund.

3. Under the program, qualified Pag-IBIG Fund members may avail themselves of housing financing options with the following interest rates:

Property Type/Coverage	Interest Rate
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

4. The promotional interest rates of **4.5% and 5.75% per annum are available until December 31, 2026**, subject to the applicable terms, conditions, and qualification requirements of Pag-IBIG Fund

5. All school heads and heads of offices are encouraged to disseminate this information to their respective teaching and non-teaching personnel to ensure that interested and qualified employees are informed of the available housing opportunities.

Address: High School Blvd., Brgy. Lourdes, City of San Fernando (P)
Telephone No.: (045) 435-2728; (045) 435-7404
Email Address: pampanga@deped.gov.ph
Website: www.depedpampanga.ph

6. For further details, eligibility requirements, and application procedures, interested personnel may visit the official Pag-IBIG Fund Facebook Page, access the Virtual Pag-IBIG Portal, or inquire at the nearest Pag-IBIG Fund branch.

7. A copy of the aforementioned memorandum, including its promotional material, is attached for reference.

8. Immediate and widest dissemination of this Memorandum is desired.

LEONARDO C. CANLAS, EdD, CESO VI
Schools Division Superintendent

AOAS/ 10-054-2026

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OCT 08 2026

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

EWD-CSWAD-2026-32

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

E-signed by
Wilfredo Cabral
10/1/2026, 6:33:08 PM

FROM : **WILFREDO E. CABRAL**
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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osec@deped.gov.ph

OFFICE OF THE ASSISTANT SECRETARY FOR PUBLIC AFFAIRS AND EXTERNAL PARTNERSHIPS
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JOEL RICHARD I. PRADO
ACTING DIVISION CHIEF III
INSTITUTIONAL HOUSING DEPARTMENT, NCR SALES GROUP
PAG-IBIG FUND
jiprado@pagibigfund.gov.ph

BHROD-EWD/Dimailig

Annex A
Promotional Material: PagIBIG Housing Loan



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