



Republika ng Pilipinas
Kagawaran ng Edukasyon
REHIYON V (BIKOL)

TANGGAPANG PANSANGAY NG MGA PAARALAN NG LUNGSOD IRIGA

DEPARTMENT OF EDUCATION
SDO-Iriga City RECORDS SECTION

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Office of the Schools Division Superintendent

ADVISORY No. 132, s. 2026

October 13, 2026

In compliance with DepEd Order (DO) No. 8, s. 2013
This advisory is issued not for endorsement per DO 28, s. 2001,
But only for information of DepEd officials,
personnel/staff, as well as the concerned public.

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

Relative to Unnumbered Memorandum from Usec Wilfredo E. Cabral, re: Pag-IBIG Fund Housing Opportunities Under the Expanded 4PH Program, the Home Development Mutual Fund (HDMF) is currently having housing opportunities available under the Expanded Pabahay sa Pamilyang Pilipino (Expanded 4PH) Program.

If interested, please refer to the attached memorandum. This issuance does not mean endorsement or promotion of any business or product. It is solely for information and awareness of concerned individuals.

MFL

MARIA-MAGNOLIA F. BRIOSO, CESO VI
OIC-Schools Division Superintendent

Encl: As stated



BAGONG PILIPINAS



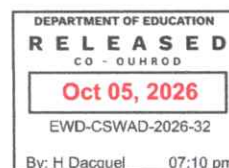
**IRIGA
SPRINGS**

Sa Serbisyang Tapat at Maagap,
Edukasyon ay Dekalidad!



Sto. Domingo, Lungsod Iriga
iriga.city@deped.gov.ph





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



Room 102, Rizal Building, DepEd Complex, Meralco Ave., Pasig City 1600
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Effectivity	03.23.23	Page	1 of 3



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/Dimailig



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Annex A

Promotional Material: PagIBIG Housing Loan



Pag-IBIG HOUSING LOAN

EXPANDED 4PH
PAMANSANG PAKAMAY 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



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