Republic of the Philippines
Department of Education
REGION VI – WESTERN VISAYAS
SCHOOLS DIVISION OF AKLAN

November 5, 2026

**DIVISION MEMORANDUM**
**No. 691 , s. 2026**

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

To: **Assistant Schools Division Superintendent**
**Chief Education Supervisors**
**Education Program Supervisors**
**Public Schools District Supervisors**
**Principals/Principal-In-Charge of the District**
**Heads of Public Elementary, Secondary and Integrated Schools**
**All Others Concerned**

1. Attached is a copy of Regional Memorandum No. 1152 s. 2026, titled **"PAG-IBIG FUND HOUSING OPPORTUNITIES UNDER THE EXPANDED 4PH PROGRAM",** the content of which is self-explanatory, for the information and guidance of all concerned.

2. Immediate and wide dissemination of this Memorandum is desired.

FOR THE SCHOOLS DIVISION
SUPERINTENDENT:

**ROLAND F. DEMOCRITO**
Administrative Officer V
In-Charge of the Division

*Reference: As stated*
*Encl.: as stated*
*To be indicated in the Perpetual Index under the following subjects:*

*FUNDS* *BENEFITS* *PROGRAMS*

*RFD/mtb*

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Republic of the Philippines
# Department of Education
REGION VI-WESTERN VISAYAS

REGIONAL MEMORANDUM
No. 1152, s. 2026

NOV 04 2026

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

To: Schools Division Superintendents
All Others Concerned

1. Attached is Memorandum DM-OUHRODI-2026-3845 from Wilfredo E. Cabral, Undersecretary, Human Resource and Organizational Development and Infrastructure, dated October 01, 2026, titled 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.

**CRISTITO A. ECO, CESO III**
Regional Director

Encl.: As stated

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

FUNDS BENEFITS PROGRAMS

PBC/CAO-RM- *Pag-IBIG Fund Housing Opportunities Under the Expanded 4PH Program* 100/October 23, 2026

**Address:** Duran Street, Iloilo City, 5000
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Certificate No. PHP QMS 24 93 0184

DEPARTMENT OF EDUCATION
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Oct 05, 2026
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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**

DEPARTMENT OF EDUCATION
RECEIVED
RECORDS SECTION, REGIONAL OFFICE NO. VI
OCT 08 2026
By: TIME:

**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
10/01/2026 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

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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
jiprado@pagibigfund.gov.ph

**Annex A**

Promotional Material: PagIBIG Housing Loan

