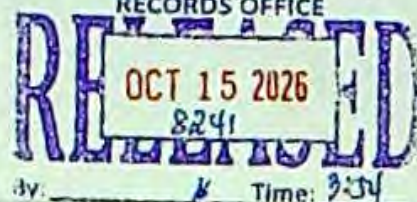




Republic of the Philippines
Department of Education
REGION I
SCHOOLS DIVISION OFFICE DAGUPAN CITY

DepEd SDO Dagupan City
RECORDS OFFICE



Office of the Schools Division
Superintendent

October 15, 2026

DIVISION MEMORANDUM
No. 603. 2026

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

To: Assistant Schools Division Superintendent
Chief Education Supervisors, CID and SGOD
Education Program Supervisors
Public Schools District Supervisors
Administrative Officer V
Others Concerned
All Non-Teaching Personnel

1. This is to 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.
2. 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.
3. 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 P950,000 or condominium units up to P1.8 million	3% per annum
Housing loans up to P4.9 million	4.5% per annum
Housing loans above P4.9 million up to P10 million	5.75% per annum

The 4.5% and 5.75% promotional rates are available until 31 December 2026.

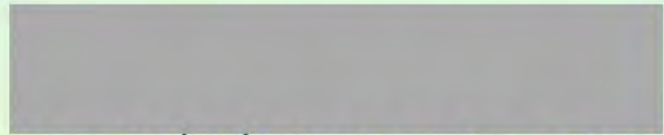


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4. For more information and other concerns, visit the Pag-IBIG Fund Facebook Page, Virtual Pag-IBIG Portal, or the nearest Pag-IBIG Fund branch near you.



MARCIANO U. SORIANO JR. PhD, CESO VI
Assistant Schools Division Superintendent
Officer-in-Charge
Office of the Schools Division Superintendent