Republic of the Philippines
Department of Education
REGION VII – CENTRAL VISAYAS
DIVISION OF CITY SCHOOLS – TAGBILARAN CITY

Office of the Schools Division Superintendent

November 11, 2026

DIVISION MEMORANDUM
No. 953 , s. 2026

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

To: Division Office Personnel
Public Elementary and Secondary School Heads
All Others Concerned

1. This Office disseminates the Regional Memorandum No. 1044 s. 2026 and DepEd Memorandum DM-OUHRODI-2026-3845 dated October 01, 2026 from Wilfredo E. Cabral, Undersecretary for Human Resource and Organizational Development and Infrastructure, regarding the *Pag-IBIG Fund Housing Opportunities Under the Expanded 4PH Program.*

2. The Memorandum provides information on the Expanded Pabahay sa Pamilyang Pilipino (Expanded 4PH) Program and encourages eligible DepEd personnel to explore affordable home ownership opportunities under this program.

3. Promotional rates are available until December 31, 2026. Interested personnel may visit the Pag-IBIG Fund Facebook Page, Virtual Pag-IBIG Portal, or the nearest Pag-IBIG Fund Branch for more information.

4. For details, please refer to the attached Memoranda.

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

WILFREDA D. BONGALOS PhD, CESO V
Schools Division Superintendent

WDB/JAAL/ADMIN/atm

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Republic of the Philippines
Department of Education
REGION VII - CENTRAL VISAYAS

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By: _____ Date: 10 NOV 2026

10 NOV 2026

Office of the Regional Director

REGIONAL MEMORANDUM
No. 1044 s. 2026

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

To: Schools Division Superintendents
Assistant Schools Division Superintendents
Chiefs of Functional Divisions
Regional and Division Human Resource Management Officers
Public Schools District Supervisors/OICs
Secondary School Heads (IUs and OUs)
All Others Concerned

1. This Office disseminates DepEd Memorandum DM-OUHRODI-2026-3845 dated October 01, 2026 from Wilfredo E. Cabral, Undersecretary for Human Resource and Organizational Development and Infrastructure, regarding the *Pag-IBIG Fund Housing Opportunities Under the Expanded 4PH Program.*

2. This Memorandum provides information on the Expanded Pabahay sa Pamilyang Pilipino (Expanded 4PH) Program and encourages eligible DepEd personnel to explore affordable homeownership opportunities under this program.

3. Schools Division Offices (SDOs) are directed to disseminate the attached DepEd Memorandum to all concerned personnel who may be interested in availing the program.

4. Promotional rates are available until **December 31, 2026**. Interested personnel may visit the Pag-IBIG Fund Facebook Page, Virtual Pag-IBIG Portal, or the nearest Pag-IBIG Fund Branch for more information.

5. For further details, refer to the attached Memorandum.

6. Wide dissemination of and compliance with this Memorandum are enjoined.

IDA F. CABANTAN, JD
Chief Administrative Officer
Administrative Service Division

DR. ARTURO B. BAYOCOT, CESO III
Regional Director

ABB/FYA/ASD/IFC/mmp

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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Annex A
Promotional Material: PagIBIG Housing Loan

