Pag-IBIG

FUND

Pag-IBIG Fund

Tapat na Serbisyo, Mula sa Puso

ENGR. ENRIQUE O. CONSUELO
Division Chief III
Accounts Management Division
Countryside Housing Initiative Department

Twin Mandates

Pagtutulungan sa kinabukasan: Ikaw, Bangko, Industriya, at Gobyerno

PROVIDENT SAVINGS

Develop and promote an integrated nationwide, sound, and viable tax-exempt mutual **PROVIDENT SAVINGS SYSTEM** suitable to the needs of the employed and other earning groups

HOME FINANCING

Promote home ownership through the extension of **AFFORDABLE HOUSING LOANS,** and stimulate the shelter industry by providing developmental and institutional financing

Pag-IBIG Fund Snapshot | 2025

Highest Ever!

17.06 M Active Membership Level

Highest Ever!

Members' Savings **₱160.41 B**

Highest Ever!

₱140.54B Housing Loan Releases

90,727 Members with New or Better Homes

Highest Ever!

Dividends Declared **₱64.34 B**

Highest Ever!

₱94.16 B Short-Term Loan Releases

3,752,364 Members helped with Immediate financial needs

Highest Ever!

Total Assets **₱1.23 T**

Your Pag-IBIG Fund

Pag-IBIG REGULAR SAVINGS

2025 DIVIDEND RATE

6.62%

MP2 SAVINGS

2025 DIVIDEND RATE

7.12%

₱64.34 B

Dividend Amount

98.60%

Dividend Payout Ratio

*by law HDMF is only required to declare 70% of income as dividend

Pag-IBIG EXPANDED 4PH HOUSING LOAN

ANG SUSUNOD MONG LIPAT,
SA SARILING BAHAY MO NA

Pag-IBIG Fund

End-User Financing Under the

Expanded 4PH

Pambansang Pabahay Para sa Pilipino Program

Circular 473

BAGONG PILIPINAS

Pag-IBIG EXPANDED 4PH HOUSING LOAN

New Eligibility Requirements

To qualify for the Pag-IBIG Expanded 4PH Housing Loan, the borrower must be a FIRST-TIME HOMEBUYER/ OWNER/ GRANTEE

Eligibility Requirements

Pag-IBIG EXPANDED 4PH HOUSING LOAN

To qualify for the Pag-IBIG Expanded 4PH Housing Loan, the borrower must be a FIRST-TIME HOMEBUYER/ OWNER/ GRANTEE and meet the following:

- Must be an active Pag-IBIG Fund member with at least ~~24~~ 12 monthly savings, whether remitted monthly or in lump sum at the time of application
- Must be 65 years old or younger at the time of application and not more than 70 years old at loan maturity
- Must have the legal capacity to acquire and encumber real property
- Must have no Pag-IBIG housing account that was foreclosed, cancelled, bought back, or surrendered under dacion en pago
- Must have no short-term loan in arrears at the time of application

BAGONG PILIPINAS

Socialized Housing Ceilings: Condo Unit

DHSUD & DEPDev Joint Memorandum Cir. 2025-001

Building Classification	Unit Sizes	Maximum Selling Price
3 to 5 Floors (walk-up)	Minimum of 24 sqm to 26 sqm	₱1,280,000.00
	27 sqm and above	₱1,500,000.00
Above 5 Floors	Minimum of 24 sqm to 26 sqm	₱1,600,000.00
	27 sqm and above	₱1,800,000.00

In the National Capital Region and other identified highly urbanized cities, the following additional amounts may be added as a maximum allowable adjustments to the total unit selling price, with respect to the latest BIR zonal value of the project site

Zonal Value of Land	Corresponding Amount (in addition to the unit selling price)
₱40,000/sqm and above	₱200,000.00
₱30,000 to ₱39,999/sqm	₱150,000.00
₱25,000 to ₱29,999/sqm	₱100,000.00
₱20,000 to ₱24,999/sqm	₱50,000.00

Pag-IBIG EXPANDED 4PH HOUSING LOAN

BAGONG PILIPINAS

Pag-IBIG EXPANDED 4PH HOUSING LOAN

Socialized Housing Ceilings: House & Lot
DHSUD & DEPDev Joint Memorandum Cir. 2025-001

Unit Sizes	Maximum Selling Price
Minimum of 24 sqm to 26 sqm	₱ 844,400.00
Minimum of 27 sqm	₱ 950,000.00

Note:
- Inclusive of Land and Land Development Costs
- Shall be based on either a single-storey or two-storey unit.
- Lofts and mezzanines shall not be included in the computation of total floor area

EXPANDED PAMBANSANG PABAHAY PILIPINO PROGRAM

BAGONG PILIPINAS

Loanable Amount

Pag-IBIG EXPANDED 4PH HOUSING LOAN

Your loan amount is determined based on the lowest of the following:

- Your actual need

Selling price of the property, which shall not exceed the prescribed 4PH price ceilings

+

Inclusion of **Estate Management Fees** set at P 25 per sqm for the 1st 10 years

+

Other Costs at the option of the borrower:

- ☑ **Non-Life Insurance** for the 1st 10 years
- ☑ **Home Upgrade** of up to ~~P 50,000.00~~ P 100,000.00

- Your desired loan amount
- Your capacity to pay as assessed by Pag-IBIG Fund*

*Monthly amortization must not exceed 35% of your gross monthly income.

If needed, you may combine incomes with up to two other qualified Pag-IBIG members through a tacked loan to increase your loanable amount.

NO EQUITY REQUIRED! | **Borrow up to 100%** of the appraised value of property.

EXPANDED PAMBANSANG PABAHAY PARA SA PILIPINO PROGRAM

BAGONG PILIPINAS

Loan Term and Interest Rate

Pag-IBIG EXPANDED 4PH HOUSING LOAN

LOAN TERM

You can choose a loan term of **up to 30 years**, provided your loan matures before your 70th birthday.

This gives you the flexibility to spread out your payments and make them even more affordable.

INTEREST RATE

~~Previous 4PH Program~~

~~6.2[illegible]%~~

~~Fixed f[illegible] yr[illegible]~~

~~DHSUD provides [illegible] interest su[illegible]*~~
~~BENEFICIARY [illegible] 1.25% Interes[illegible]~~

Expanded 4PH Program

3%

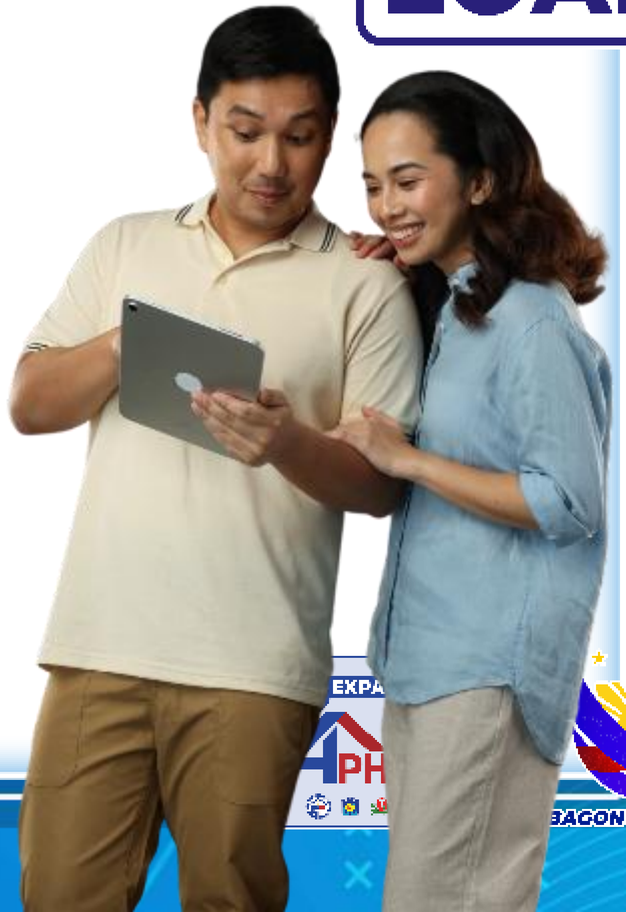
Fixed for 5yrs

DHSUD provides **2% Subsidy***
BENEFICIARY enjoys **1% Interest** share

Extendable for another **5** years

Local members must have a gross monthly income (GMI) not exceeding the 7th income decile based on the latest PSA-FIES

*DHSUD interest subsidy subject to fund availability from National Government through annual budget from General Appropriations Act (GAA)



BAGONG PILIPINAS

Maximum Income Requirement for Interest Subsidy

Pag-IBIG EXPANDED 4PH HOUSING LOAN

Local members must have a gross monthly income (GMI) not exceeding the 7th income decile based on the latest PSA-FIES:

- Not to exceed **₱47,855.82** in NCR
- Not to exceed **₱34,685.82** outside NCR

OFWs shall be qualified to avail the program, regardless of their income decile classification.

BAGONG PILIPINAS

Income Requirement for Additional Subsidies

Pag-IBIG EXPANDED 4PH HOUSING LOAN

If the borrower and co-borrowers belong to the **lowest three (3) income deciles** based on the latest PSA-FIES*, may qualify for additional financial assistance on **EMF, SRI, and NLI**

- Below **₱32,555.82** in NCR
- Below **₱20,982.82** outside NCR

EXPANDED PAMBANSANG PABAHAY PILIPINO PROGRAM

BAGONG PILIPINAS

Coverage

- Purchase of Residential Lots/Units located in the housing projects accredited under the Expanded 4PH Program

- Purchase Pag-IBIG Fund Real and Other Properties Acquired (ROPA) with Net Selling Price within the Expanded 4PH price ceiling*

* ROPA is Limited only for the 3% Interest Rate, subsidies and Home Upgrade not applicable

Pag-IBIG EXPANDED 4PH HOUSING LOAN

EXPANDED PAMBANSANG PABAHAY PARA SA PILIPINO PROGRAM

BAGONG PILIPINAS

Expanded 4PH PROGRAM House & Lot

WITHOUT Association Dues

Pag-IBIG Fund

3% SUBSIDIZED RATE

FIRST 5 YEARS OF LOAN

SOCIALIZED HOUSE and LOT

Loan Amount	Required Gross Monthly Income	Monthly Amortization (MA)	Versus MA using Regular Housing Loan (at 6.25%)	How Much You Will Save with Expanded 4PH at 3%
₱600,000.00	₱7,229	₱2,530	~~₱3,829.30~~	₱1,299.30
₱750,000.00	₱9,034	₱3,162	~~₱4,786.63~~	₱1,624.63
₱850,000.00	₱10,240	₱3,584	~~₱5,424.85~~	₱1,840.85
₱950,000.00	₱11,443	₱4,005	~~₱5,849.31~~	₱1,844.31

Expanded 4PH PROGRAM House & Lot WITHOUT Association Dues

1% SUBSIDIZED RATE FIRST 5 YEARS OF LOAN

SOCIALIZED HOUSE and LOT

Loan Amount	Required Gross Monthly Income*	Monthly Amortization (MA)	Versus MA using Regular Housing Loan (at 6.25%)	How Much You Will Save with Expanded 4PH at 1%
₱600,000.00	₱7,229	₱1,929	~~₱3,829.30~~	₱1,764.46
₱750,000.00	₱9,034	₱2,412	~~₱4,786.63~~	₱2,205.58
₱850,000.00	₱10,240	₱2,734	~~₱5,424.85~~	₱2,499.66
₱950,000.00	₱11,443	₱3,055	~~₱5,849.31~~	₱2,793.73

*Minimum GMI shall still be based on the 3% Interest Rate

Expanded 4PH PROGRAM Condo Unit

3% SUBSIDIZED RATE

FIRST 5 YEARS OF LOAN

SOCIALIZED CONDO UNIT

Loan Amount	Required Gross Monthly Income	Monthly Amortization (MA)	Versus MA using Regular Housing Loan (at 6.25%)	How Much You Will Save with Expanded 4PH at 3%
₱1,280,000.00	₱15,420	₱5,397	~~₱8,169.18~~	₱2,772.18
₱1,500,000.00	₱18,069	₱6,324	~~₱9,573.26~~	₱3,249.26
₱1,800,000.00	₱21,683	₱7,589	~~₱11,082.91~~	₱3,493.91
₱2,000,000.00	₱24,091	₱8,432	~~₱12,764.34~~	₱4,332.34

Expanded 4PH PROGRAM Condo Unit

1% SUBSIDIZED RATE
FIRST 5 YEARS OF LOAN
SOCIALIZED CONDO UNIT

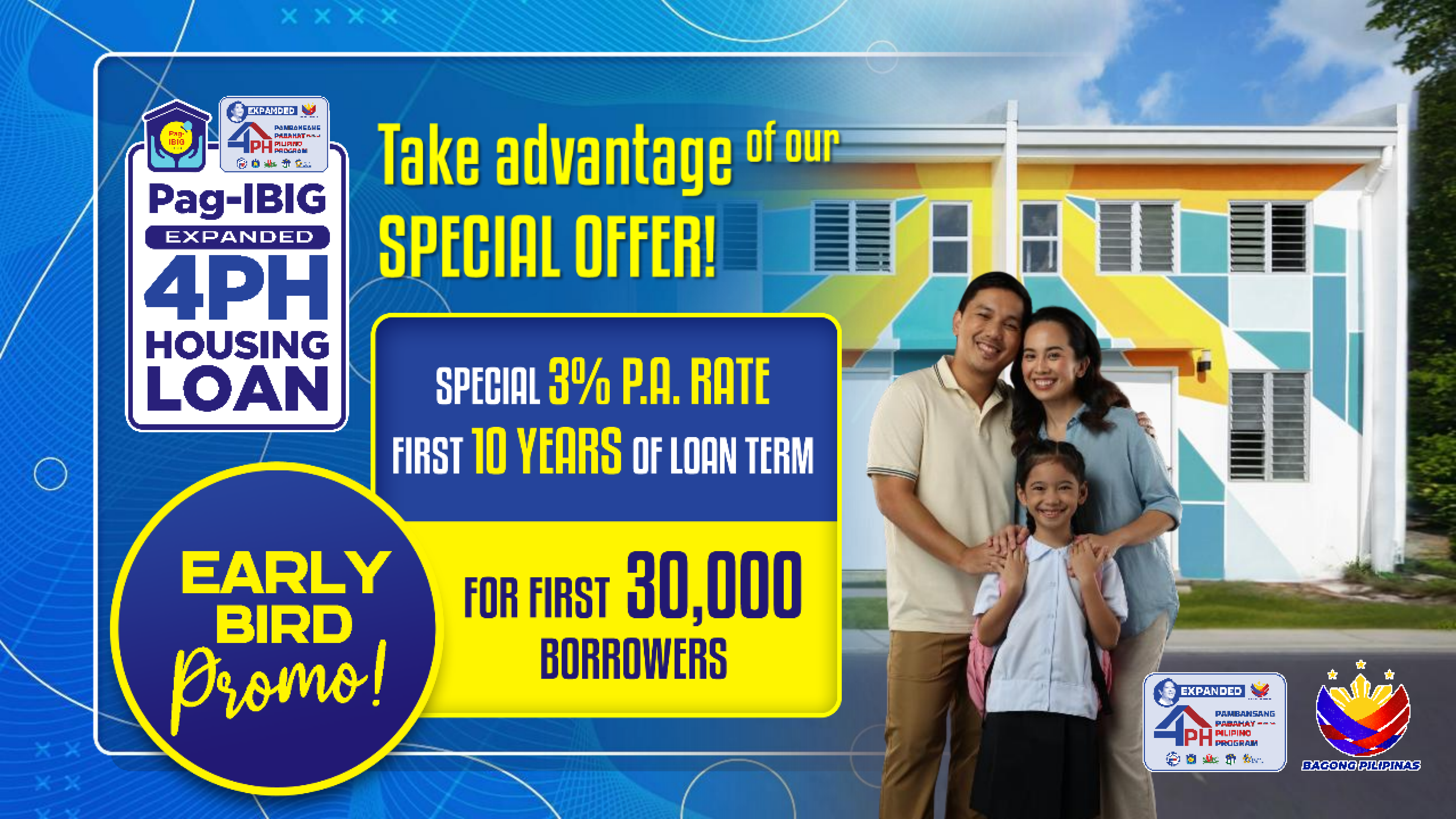
Loan Amount	Required Gross Monthly Income*	Monthly Amortization (MA)	Versus MA using Regular Housing Loan (at 6.25%)	How Much You Will Save with Expanded 4PH at 1%
₱1,280,000.00	₱15,420	₱4,117	~~₱8,169.18~~	₱3,764.19
₱1,500,000.00	₱18,069	₱4,825	~~₱9,573.26~~	₱4,411.17
₱1,800,000.00	₱21,683	₱5,790	~~₱11,082.91~~	₱5,293.40
₱2,000,000.00	₱24,091	₱6,433	~~₱12,764.34~~	₱5,881.55

*Minimum GMI shall still be based on the 3% Interest Rate

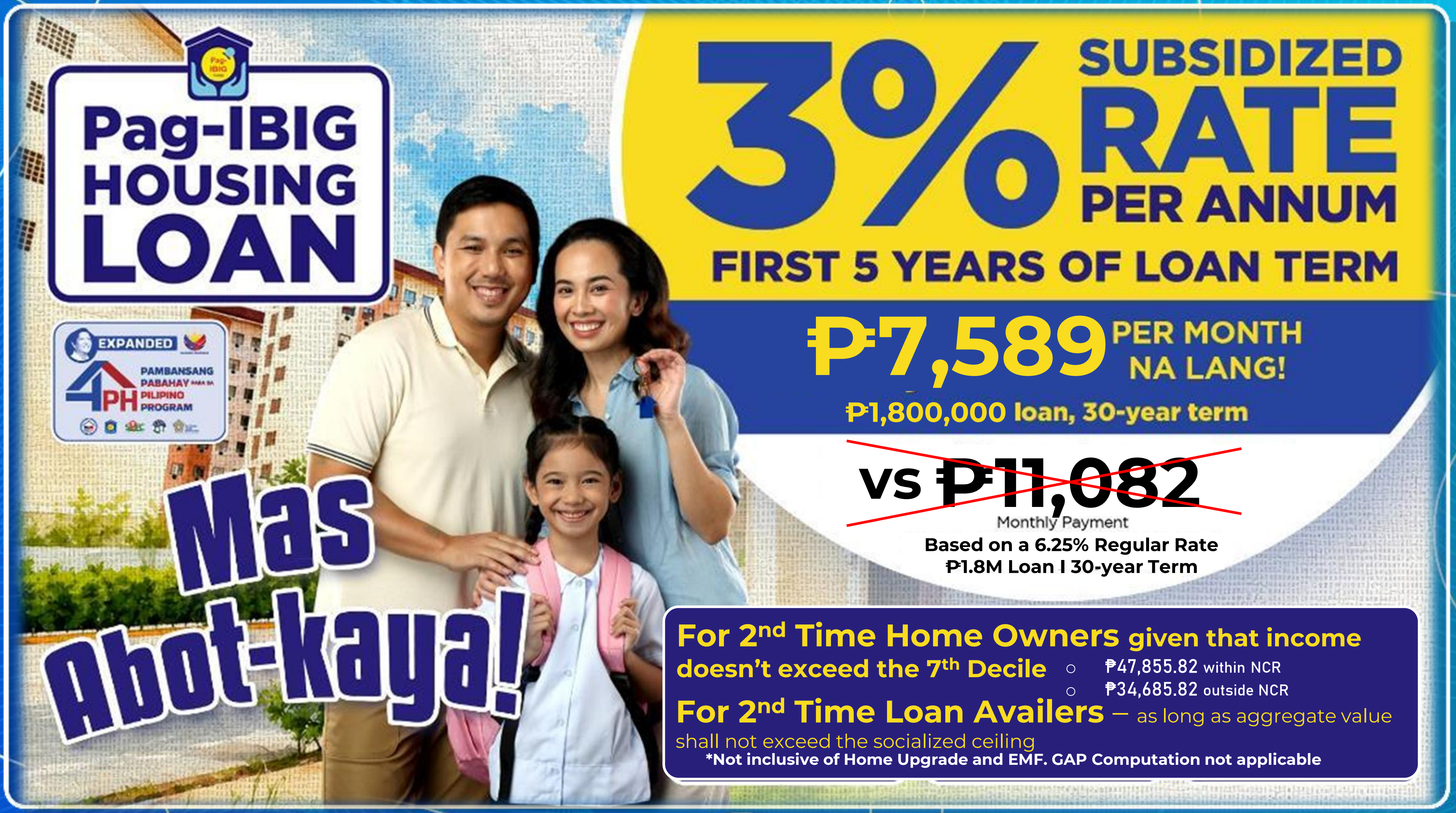
Expanded 4PH PROGRAM

Sample Projects

Project	Unit Size	Selling Price	Estate Management Fee	Home Upgrade	Total Loan Amount	Required Gross Monthly Income (at 3%)	Monthly Amortization (MA) at 3%	Monthly Amortization (MA) at 1%	Versus MA using Regular Housing Loan (at 6.25%)	How Much You Will Save with Expanded 4PH at 1%
Abuab Towers (San Mateo, Rizal)	24 SQM	₱1,343,000	₱72,000	-	₱1,415,000	₱18,670.57	₱6,534.70	₱5,120.20	~~₱9,281.40~~	₱4,161.20
	27 SQM	₱1,488,000	₱81,000	-	₱1,569,000	₱20,702.63	₱7,245.92	₱5,677.47	~~₱10,232.49~~	₱4,555.02
Port Town (Tondo, Manila)	25 SQM	₱1,800,000	₱75,000	-	₱1,875,000	₱24,740.23	₱8,659.08	₱6,784.74	~~₱12,298.70~~	₱5,513.96
	25 SQM	₱1,800,000	₱75,000	₱100,000	₱1,975,000	₱26,059.66	₱9,120.88	₱7,146.58	~~₱12,954.61~~	₱5,808.03


Pag-IBIG
EXPANDED
PAMBANSANG PABAHAY PILIPINO PROGRAM
4PH
Pag-IBIG
EXPANDED
4PH
HOUSING
LOAN
Take advantage of our
SPECIAL OFFER!
SPECIAL 3% P.A. RATE
FIRST 10 YEARS OF LOAN TERM
FOR FIRST 30,000
BORROWERS
EARLY
BIRD
Promo!
EXPANDED
PAMBANSANG PABAHAY PILIPINO PROGRAM
4PH
BAGONG PILIPINAS

AFFORDABLE HOUSING LOAN
For Low-Income & Minimum-Wage Earners
SA Pag-IBIG,
WALANG IMPOSIBLENG PANGARAP.
APPLY NA!
LINGKOD Pag-IBIG
BAGONG PILIPINAS
EXPANDED
4PH
PAMBANSANG PABAHAY
PILIPINO PROGRAM
BAGONG PILIPINAS



Pag-IBIG HOUSING LOAN
EXPANDED
4PH
PAMBANSANG PABAHAY PILIPINO PROGRAM
Mas Abot-kaya!
3% SUBSIDIZED RATE PER ANNUM
FIRST 5 YEARS OF LOAN TERM
₱7,589 PER MONTH NA LANG!
₱1,800,000 loan, 30-year term
vs ~~₱11,082~~
Monthly Payment
Based on a 6.25% Regular Rate
₱1.8M Loan I 30-year Term
For 2nd Time Home Owners given that income doesn't exceed the 7th Decile
₱47,855.82 within NCR
₱34,685.82 outside NCR
For 2nd Time Loan Availers – as long as aggregate value shall not exceed the socialized ceiling
*Not inclusive of Home Upgrade and EMF. GAP Computation not applicable

Pag-IBIG EXPANDED 4PH HOUSING LOAN

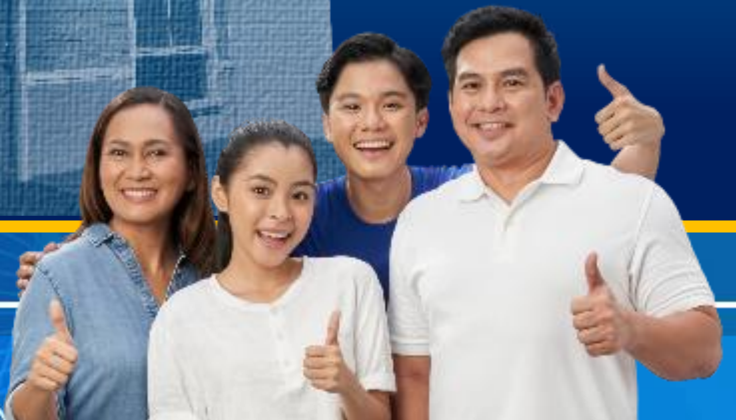
Promotional Interest Rate

Until DECEMBER 31, 2026

4.5% SOCIALIZED to LOW COST HOUSING

For accounts beyond the 7th Income Decile

For the first 3 years of the loan



BAGONG PILIPINAS

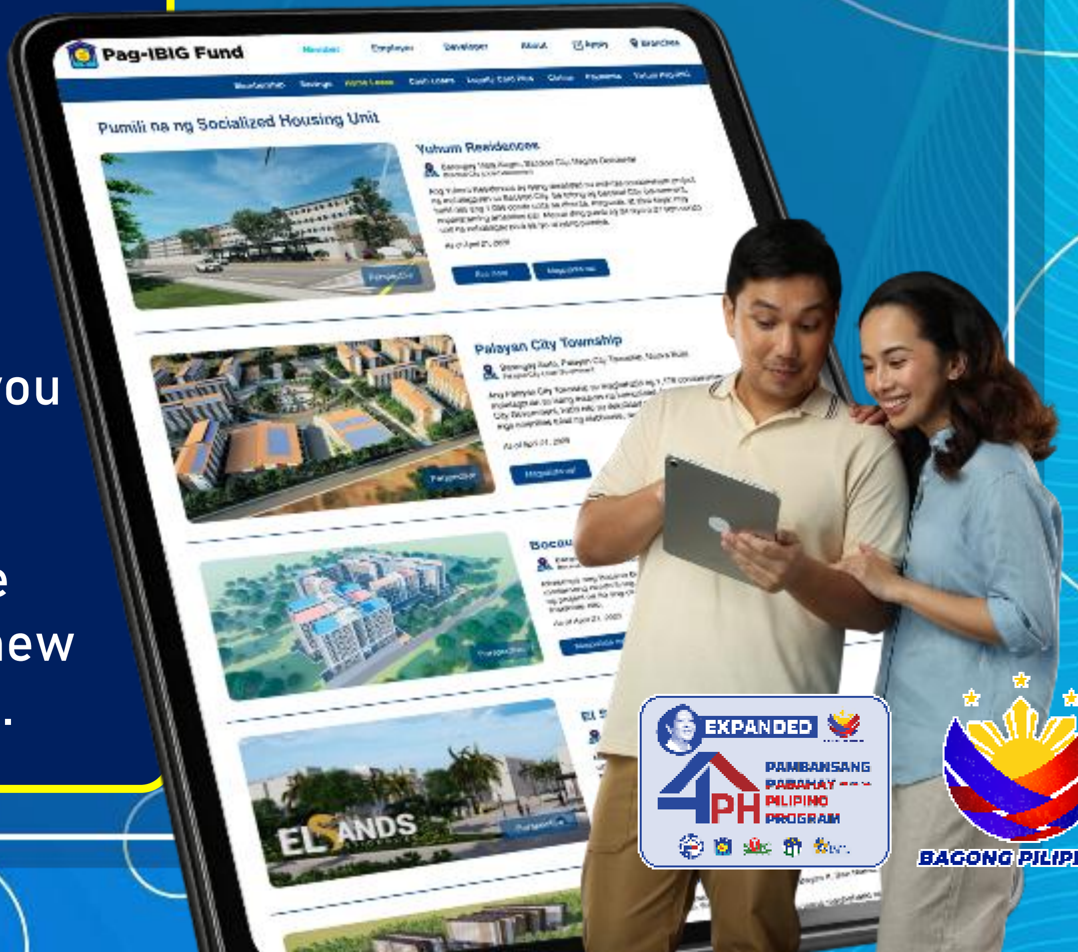
Expanded 4PH Online Sign-Up Facility

EXPANDED 4PH PAMBANSANG PABAHAY PARA SA PILIPINO PROGRAM

Start your application anytime, anywhere.

SIGN-UP NOW!

The Expanded 4PH Online Sign-Up Facility connects you directly to accredited Expanded 4PH housing projects and helps you take the first step toward your new home with just a few clicks.



BAGONG PILIPINAS

Thank You!