



Republic of the Philippines  
Supreme Court  
Office of the Court Administrator  
Manila

**OCA CIRCULAR NO. 155-2013**

**TO : ALL LOWER COURT OFFICIALS AND PERSONNEL**

**SUBJECT : SERVICES AVAILABLE TO MEMBERS OF THE HOME DEVELOPMENT MUTUAL FUND (PAG-IBIG) WHO HAVE BEEN ADVERSELY AFFECTED BY TYPHOON YOLANDA**

In her letter dated 13 November 2013 to the Honorable Chief Justice Maria Lourdes P. A. Sereno, Atty. Darlene B. Berberabe, President and Chief Executive of the Home Development Mutual Fund (PAG-IBIG), informed the Court that the following services are available to PAG-IBIG members who have been adversely affected by typhoon *Yolanda*:

1.a. HOUSING LOAN MORATORIUM

For existing and current housing loan (HL) borrowers whose houses or employment are in areas declared under state of calamity by the local government unit, they can opt to apply for housing loan moratorium. This means that they can be assisted with a three (3)-month reprieve in paying their monthly amortization while they recover from the effects of *Yolanda*.

1.b. INSURANCE

Those with existing and current housing loans have the benefit of insurance against allied perils. They can be assisted in claiming from the insurance company so that they can recover up to the extent of damage on their houses.

2. NEW HOUSING LOAN

For non-HL borrowers, they can avail of HL up to 6M pesos per member. This loan can be used to construct a house, buy a lot, a house and lot, or a condominium unit. They shall be evaluated on their capacity to pay. PAG-IBIG can evaluate the employee's source of income so it can be pre-approved for faster processing.


3. CALAMITY LOAN

Members can avail of Calamity Loan which is a loan against their savings with PAG-IBIG. They can borrow up to 80% of their total savings at 5.95% per annum.

For your information and guidance:

November 29, 2013

  
**JOSE MIDAS P. MARQUEZ**  
Court Administrator

  
MBC/RDS/rgt/attyberberabe.pagibigservices.yolanda