

SHELTERING LOW-INCOME HOUSEHOLDS



The design of a 1,000sqft Rumah Mesra Rakyat (RMR) unit.

DESPITE the challenges arising from the current Covid-19 pandemic, the Government remains committed to provide comfortable and quality housing for Malaysians through allocations in Budget 2021.

Of the RM5.368bil allocation given to the Housing and Local Government Ministry, a provision of RM1.2bil will go towards building homes, repairing homes and maintaining homes while increasing homeownership for the lower income segment through several measures.

People's Housing Project (PPR)

PPR will get an injection of RM520mil for the construction of more than 14,000 low-cost housing units spanning across 37 projects.

This includes 35 PPR projects, one integrated PPR project and one Penyediaan Hak Milik untuk PPR project.

Rumah Mesra Rakyat (RMR)

A total of RM315mil is set aside for 3,000 housing units to be developed by Syarikat Perumahan Negara Bhd (SPNB) and to support financial loan matters of homeowners.

This programme was created to help those eligible from the low-income group who do not own a house but have land to build their own house.

Those interested can visit www.spnb.com.my for more details.

Maintenance and repair work

RM125mil will be channelled to fund maintenance programmes for low-cost and low-medium stratified housing, as well as repair work on dilapidated houses and homes

damaged by natural disasters.

These works will be done via several initiatives.

Aimed at providing comfortable and quality housing, the Malaysia Home Maintenance Fund (TTPM) is intended to assist joint management bodies or management corporations to repair and maintain low-cost and medium-cost stratified houses while the Housing Maintenance Programme (PPP) funds the works of low-cost public housing under the purview of the Ministry and state authorities.

The funding schemes could be used for repairing and replacement of staircases and handrails, faulty water tanks and reticulation system and roofing, as well as other damaged basic infrastructure in common areas.

The funds also cover maintenance and replacement of lifts and sanitary pipes, as well as repainting of buildings and fences in the area.

For 2020, RM86.6mil was utilised on 501 housing maintenance projects, while 64 housing maintenance projects are expected to benefit some 25,600 residents in 2021 under the TTPM.

Under PPP, there will be 54 housing maintenance projects in 2021, which is expected to benefit 21,600 residents.

Meanwhile, other financial assistance programmes include helping to repair dilapidated houses of selected B40 households in urban areas so they can live in safe and comfortable housing.

Civil Servants Housing Programme (PPAM)

In its continuous effort to help

government servants purchase their own house, PPAM has been given an allocation of RM310mil for 110 projects across the country next year.

The affordable housing scheme for government servants was launched in 2013 to enable those eligible, especially the low and medium income earners, to purchase homes in major towns.

Those interested can visit www.ppam.gov.my for more details.

Rehabilitation and maintenance

A total of RM6.6mil has been allocated for rehabilitation and maintenance work involving abandoned private housing projects under the National Housing Department, which include the sewage treatment plant (STP) in three private housing projects that focus on designing, building, repairing and completing STP and sewer pipes.

Rent-to-own scheme

In addition, the Government is working with selected financial institutions to provide the rent-to-own (RTO) scheme. The programme, which will be implemented until 2022, involves 5,000 PR1MA houses with a total value of over RM1bil and are reserved for first-time home buyers.

The Ministry also suggested that the RTO scheme be extended to other housing initiatives under the Government namely the People's Housing Project (PPR) and Malaysia Civil Servants Housing Programme.

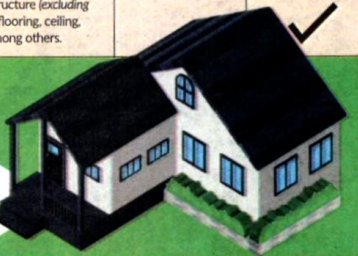
For more details on the initiatives, visit www.pkpt.gov.my or www.pr1ma.my

DO YOU KNOW?

Rumah sejahtera and repair works for dilapidated house (city areas)

What you need to know about getting support and assistance for dilapidated homes

Criteria	Rumah Sejahtera project	Repair works for dilapidated house (city area)
1 Head of household (KIR) residing in the local authority's operation area.	✓	✓
2 Poor household status registered and certified in the e-Kasih system. Household income not more than RM4,850	✓	✓
3 For those not registered in the e-Kasih system, KIR's poverty status has to be confirmed at the Focus Group Meeting on Poverty Eradication state level or district, with one copy of the minutes of the meeting attached with application.	✓	✓
4 Current old house is in dilapidated condition, damaged, unsafe or beyond repair - caused by disasters such as flood, fire or landslide.	✓	✓
5 Owner (stated on the land title) of a vacant land to allow construction of the house.	✓	
6 If one does not own a land, KIR needs to request permission from the land owner.	✓	
7 The assistance rate is RM40,000 in Peninsular Malaysia and RM50,000 in Sabah, Sarawak and WP Labuan.	✓	
8 Repair works for basic infrastructure (excluding house structure) such as roof, flooring, ceiling, toilet and electrical wiring, among others.		✓



RMR PROGRAMME

What you need to know about the RMR Programme

Application method	Online application via www.spnb.com.my or at any SPNB state office
Terms and conditions	<ul style="list-style-type: none"> Malaysian citizen. Aged 18 years and above. Monthly household income not more than RM3,000 Applicant does not own a house or a dilapidated house. The proposed land / site must be suitable and free of any charges / burdens / restrictions. If the applicant is not the landowner, the applicant must get permission from the proposed landowner. Land size not less than 3,600sq ft (depending on design). Subject to allocation.
Price and design type	<ul style="list-style-type: none"> RM75,000 - Peninsular Malaysia 1,000sq ft - Single-storey house (3 bedrooms, 2 bathrooms) RM85,000 - Islands in Peninsular 850sq ft - Single-storey house (3 bedrooms, 2 bathrooms) RM75,000 to RM106,500 - Sabah/Sarawak/Labuan 750sq ft - Single-storey house (3 bedrooms, 2 bathrooms) Minimum land size of 3,600 sq ft depending on design
Construction subsidy	RM20,000 per unit

In line with the Government's review on the National Poverty Line Income (PGK) limit, SPNB will propose to increase the RM3,000 income limit condition.

The Stargraphics



The repainting work of Bandar Baru Kubang Kerian Apartment in Kota Baru is among the many maintenance projects under the TTPM - before (pic left) and after (right).



As of June 2020, a total of 546,755 houses are in various stages of implementation under affordable housing programmes including PPR, PPAM, PRIMA and SPNB.