



KEMENTERIAN KESEJAHTERAAN BANDAR,
PERUMAHAN DAN KERAJAAN TEMPATAN

NATIONAL HOUSING DEPARTMENT (NHD)

MINISTRY OF URBAN WELLBEING, HOUSING AND LOCAL GOVERNMENT

HOUSE PRICE

FACTORS



1

Land Cost



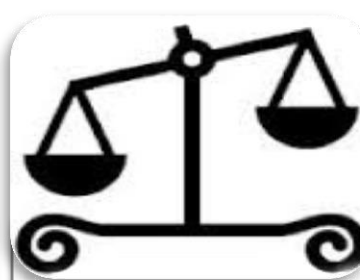
2

Labour
Cost



3

Building
Material
Cost



4

Imbalance
Demands
and Supplies



5

Speculators

Provide More Houses

1) 1Millions Affordable Homes Programme

Updated 30 April 2017

Original Target (2015) = **1,111,628**
Latest Target (2017) = **1,287,532**

Completed = **241,255 (21.7%)**
In Progress = **280,992 (25.3%)**
Planning Stage = **425,889 (38.3%)**
Floating = **339,396 (14.7%)**

2) Encouraging RMM (Affordable Homes) among the developers

- Deposit exemption 3% from Gross Development Cost (GDC) or deposit RM200,000; whichever lower
- Quantum deposit for mixed development based on development cost RM300,000 and above.

3) People Housing Programme (PHP)

4) 1Malaysia Transit Home Programme –RT1M

Curbing Speculators

- 1) Increase **Real Property Gains Tax (Cukai Keuntungan Harta Tanah -CKHT)**
- 2) **Minimum price at RM1 million** for foreign home buyers
- 3) **Price and Perks for purchasers** transparently disclosed including info on incentives/benefits.
- 4) Prohibition of **Developer Interest Bearing Scheme (DIBS)** by developers
- 5) Declare **House Purchase for more than 4 units** in one development project.
- 6) **Loan To Value (LTV)** by BNM

Home Financing Programmes

KPKT

- **The Private Affordable Housing Scheme (MyHome)** – incentive of RM30,000/unit for the developer
- **1st Home's Deposit Financing Scheme (MyDeposit)** – deposit of 10% or max at RM30,000/unit
- **Housing Loan Scheme (SPP) for lower income group**– max loan up to RM60,000/unit (latest cabinet approval-previous value was at Rm45k)

Non KPKT Agencies

- **Skim Rumah Pertamaku** – Cagamas Bhd, MOF
- **Skim Perumahan Belia** – BSN, MOF
- **Pinjaman Perumahan Penjawat Awam** – LPPSA, MOF



THANK YOU



<http://ehome.kpkt.gov.my>



Jabatan Perumahan Negara



Jabatan Perumahan Negara ⁴