

PINJAMAN PERUMAHAN KERAJAAN

Pegawai Kerajaan layak memohon pinjaman perumahan Kerajaan. Kemudahan ini juga diberikan kepada pegawai di Badan Berkanun dan Pihak Berkusa Tempatan.

Kelayakan pegawai tertakluk kepada Pekeling Perbendaharaan yang berkuatkuasa.

Amaun pinjaman / pembiayaan yang ditawarkan adalah berdasarkan kepada amaun terendah di antara kelayakan / harga rumah / amaun yang dipohon baki hutang bank atau nilai pasaran.

PEMBIAYAAN PERTAMA:

Ansuran bulanan tidak melebihi 60% daripada gaji pokok dan eluan tetap dan jumlah hutang tidak melebihi 80% daripada pendapatan bersih. Gaji bersih sekurang-kurangnya 20% daripada pendapatan kasar.

PEMBIAYAAN KEDUA:

Ansuran bulanan tidak melebihi 50% daripada gaji pokok dan eluan tetap dan jumlah hutang tidak melebihi 80% daripada pendapatan bersih. Gaji bersih untuk semua peminjam sekurang-kurangnya 20% daripada pendapatan kasar.

PERANAN JABATAN PENILAIAN DAN PERKHIDMATAN HARTA (JPPH)

JPPH memberikan perkhidmatan penilaian kepada Lembaga Pembiayaan Perumahan Sektor Awam (LPPSA) untuk:

- Menentukan nilai pasaran harta tanah bagi maksud pinjaman perumahan dan insurans api.
- Mengesahkan kemajuan kerja pembinaan rumah untuk maksud bayaran berperingkat.
- Mengesahkan kesiapan kerja tambahan/ubahsuai untuk maksud bayaran berperingkat.
- Menentukan nilai pasaran harta tanah yang dibeli dengan LPPSA bagi maksud Guaman Sivil (Perintah Jualan).

PENGHANTARAN PERMOHONAN KE JPPH

Pemohon hendaklah mengisi dengan lengkap dua (2) set borang permohonan di mana satu (1) set untuk kegunaan LPPSA dan satu (1) set untuk kegunaan JPPH.

Bagi permohonan penilaian kepada JPPH, pemohon hendaklah mengemukakan dokumen berikut:

- Borang permohonan yang lengkap;
- Surat Iringan daripada Ketua Jabatan;
- Sesalinan Hakmilik;
- Salinan Pelan Lantai / Pelan Bangunan; dan
- Salinan SPA/Draf SPA/Proforma/Tawaran Pembelian.

Borang permohonan penilaian hendaklah dikemukakan ke Pejabat JPPH di mana harta tanah terletak. JPPH akan melaksanakan kerja-kerja penilaian dan akan mengemukakan laporan penilaian tersebut kepada LPPSA melalui emel.

PANDUAN PERMOHONAN PEMBIAYAAN

- Pemohon hendaklah membuat permohonan pembiayaan secara dalam talian melalui portal rasmi di <http://www.lppsa.gov.my>
- Tatacara permohonan dan senarai semak dokumen permohonan bagi setiap jenis pembiayaan boleh dirujuk di dalam Garis Panduan Pembiayaan Perumahan LPPSA yang berkuatkuasa.

JENIS PEMBIAYAAN

Terdapat tujuh (7) jenis permohonan pinjaman iaitu seperti berikut:

- Jenis I** → Membeli rumah atau petak rumah kediaman yang telah siap.
- Jenis II** → Membina rumah di atas tanah sendiri.
- Jenis III** → Membeli rumah atau petak rumah kediaman dalam pembinaan.
- Jenis IV** → Membeli tanah dengan tujuan membina rumah.
- Jenis V** → Menyelesaikan hutang pinjaman perumahan daripada bank/ institusi kewangan.
- Jenis VI** → Membina rumah di atas tanah pemohon yang dibeli melalui pinjaman BPP/LPPSA.
- Jenis VII** → Membuat kerja ubahsuai rumah atau petak rumah kediaman.

PINJAMAN PERUMAHAN KEDUA

- 1 Pemohon telah menyelesaikan hutang pinjaman pertama.
- 2 Pemohon yang mengambil pinjaman harta tanah kedua tidak layak memohon pinjaman Jenis VII

KERJA TAMBAHAN

Kos kerja tambahan perlu mendapat penilaian dari JPPH. Permohonan kerja tambahan perlu dikemukakan serentak dengan borang permohonan pinjaman perumahan.

KERJA TAMBAHAN RUMAH KOS RENDAH

- Amaun pembiayaan tidak melebihi RM20,000.00.
- Amaun pembiayaan keseluruhan kos rumah dan kerja tambahan tidak melebihi kelayakan maksimum pemohon.
- Kos kerja tambahan perlu mendapat penilaian oleh JPPH.
- Permohonan kerja tambahan perlu dikemukakan serentak dengan borang permohonan pembiayaan perumahan; dan
- Kerja tambahan bagi rumah kos rendah perlu dibuat serentak dengan pembinaan atau disiapkan dalam tempoh enam(6) bulan selepas rumah disiapkan.

PIAGAM PELANGGAN

Penilaian bagi Pinjaman Perumahan akan disiapkan dalam tempoh LAPAN (8) hari bekerja dari tarikh penerimaan borang permohonan yang lengkap oleh Pejabat JPPH terlibat.

SEMAKAN PERMOHONAN

Pemohon boleh menyemak status penilaian secara atas talian (online) di <http://www.jpph.gov.my> dengan memasukkan No. Kad Pengenalan dan / atau sms taip JPPH<jarak>PINJAMAN<jarak>No.KP<jarak>e-mel dan hantar ke 15888.

BAYARAN BERPERINGKAT

Bayaran berperingkat hanya melibatkan permohonan pinjaman perumahan Jenis II, III, VI dan VII. Pembayaran akan dibuat berdasarkan kepada kemajuan kerja pembinaan.

Pemohon perlu menghantar surat tuntutan bayaran berperingkat ke JPPH dan salinan ke LPPSA untuk tindakan selanjutnya. Lawat periksa akan dijalankan oleh pegawai JPPH bagi mengesahkan kemajuan kerja sebelum bayaran dapat disyorkan.

KERJA UBAHSUAI

Permohonan penilaian ke JPPH bagi kerja ubahsuai adalah dibenarkan selepas lima (5) tahun dari tarikh surat kelulusan bagi Jenis I dan IV.

CARTA ALIRAN

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graph TD
    1[1 Pemohon] --> 2[2 Ketua Jabatan Pemohon]
    2 --> 3[3 JPPH Laporan Nilaian Dalam Tempoh LAPAN (8) Hari Bekerja]
    3 --> 4[4 LPPSA]
    4 --> 5[5 Pemohon]
    
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Permohonan untuk kerja ubahsuai hanya dibenarkan ke atas harta yang dibiayai melalui pinjaman perumahan Kerajaan dan disertakan pelan bangunan diluluskan oleh Pihak Berkusa Tempatan. (Kerja ubahsuai yang dibenarkan hanya terhad kepada penambahan keluasan bangunan sahaja).

Permohonan untuk kerja ubahsuai perlu menggunakan Borang 9-Pindaan.

Pinjaman yang diluluskan adalah berdasarkan syarat yang ditetapkan oleh LPPSA.

PEMBAYARAN BAGI KERJA TAMBAHAN/UBAHSUAI

Pemohon perlu menghantar surat ke JPPH memaklumkan kemajuan/ kesiapan kerja dan salinan kepada LPPSA.

Surat tuntutan bayaran hendaklah menggunakan Borang 9-Pindaan yang disahkan oleh kontraktor dan peminjam.

Kerja tambahan tersebut akan dilawat periksa oleh pegawai JPPH sebelum disyorkan kepada LPPSA untuk pembayaran.



UNTUK MAKLUMAT LANJUT SILA HUBUNGI



JABATAN PENILAIAN DAN PERKHIDMATAN HARTA

KEMENTERIAN KEWANGAN MALAYSIA

Aras 9, Perbadanan 2

No. 7, Persiaran Perdana, Presint 2

62592 PUTRAJAYA



603 - 8886 9000



603 - 8886 9001



GOVERNMENT HOUSING LOAN

Valuation and Property Services Department
Ministry of Finance Malaysia



www.jpph.gov.my

VALUATION ●

GOVERNMENT HOUSING LOAN

Government servants are entitled for government housing loan. This facility also extends to employees of Statutory Bodies and Local Authorities.



Qualifications of loan amount are subject to the Treasury Circular in force.

The amount of loan approved is based on the loan eligibility / house price / amount applied / outstanding bank loan / market value, whichever is the lower.

FOR THE FIRST HOUSING LOAN:

The monthly installment does not exceed 60% of the basic salary and fixed allowance, and the amount of debt does not exceed 80% of net income. Net income for all borrowers are at least 20% of the gross income.

FOR THE SECOND HOUSING LOAN:

The monthly installment does not exceed 50% of the basic salary and fixed allowance, and the amount of debt does not exceed 80% of net income. Net income for all borrowers are at least 20% of the gross income.

ROLE OF THE VALUATION AND PROPERTY SERVICES DEPARTMENT (JPPH)

JPPH provides valuation services to Lembaga Pembangunan Perumahan Sektor Awam (LPPSA) such as;

- Determine the market value of the property for the purpose housing loan and fire insurance.
- Verify the construction stage of the property for the purpose of progress payment.
- Certify the completion of additional / renovation work for progress payment.
- Certify the completion of additional / renovation work for progress payment.

For valuation application to JPPH, the application must submit the following documents:-

- Completed application form;
- Letter from the Head of Department;
- A copy of title;
- Copy of Floor Plan / Building Plan; and
- Copy of SPA / Draft SPA / Proforma / Purchase offer.

Application form must be submitted to the JPPH branch where the property is located. JPPH will carry out the valuation and submit the valuation report via email to LPPSA.

GUIDE OF FINANCING APPLICATION

- Applicants must apply for financing via online platform at www.lppsa.gov.my.
- Application procedures and checklist of application documents for each type of financing can be referred via the LPPSA Housing Financing Guidelines in force.

TYPES OF HOUSING LOAN

There are seven (7) types of housing loan as follows:

- Type I → Purchase of a completed house or residential parcel.
- Type II → Construction of a house on land belonging to the applicant.
- Type III → Purchase of a house or a residential parcel under construction.
- Type IV → Purchase of land for the purpose of constructing a house.
- Type V → Redemption of an existing loan from an existing loan from a bank/financial institution.
- Type VI → Construction of a house on the applicant's land which has been purchased by a government housing loan.
- Type VII → Renovation of a house.

SUBMISSION TO JPPH

Applicants must complete two (2) sets of application forms for LPPSA and one (1) set for JPPH respectively.

For valuation application to JPPH, the application must submit the following documents:-

- Completed application form;
- Letter from the Head of Department;
- A copy of title;
- Copy of Floor Plan / Building Plan; and
- Copy of SPA / Draft SPA / Proforma / Purchase offer.

Application form must be submitted to the JPPH branch where the property is located. JPPH will carry out the valuation and submit the valuation report via email to LPPSA.

CLIENT'S CHARTER

Valuation for housing loans will be completed within eight (8) working days upon receipt by the office.

ENQUIRY

The applicant may enquire the status of the valuation via <http://www.jpph.gov.my> by key in the applicant's IC number and / or sms type JPPH <space>PINJAMAN<space>I.C. No.<space>Email and send to 15888.

PROGRESS PAYMENT

Progress payments are only applicable to Housing Loans Types II, III, VI and VII. Payment will be made based on the work/ construction progress.

The applicant must submit to JPPH a claim on the progress/completion of work and a copy to LPPSA for further action. The progress of work must be inspected and verified before the payment can be recommended.

SECOND HOUSING LOAN

- 1 Applicant has settled their first housing loan
- 2 Applicant applying for a second housing loan is not entitled to apply Type VII.

HOUSING LOAN FOR ADDITIONAL WORK / RENOVATION

Additional work costs need to be evaluated by JPPH. Additional job applications must be submitted simultaneously with the housing loan application form.

ADDITIONAL WORKS FOR LOW COST

- Financing amount does not exceed RM20,000.00.
- The total financing amount for home and additional works does not exceed the maximum eligibility of the applicant.
- Additional works costs need to be evaluated by JPPH.
- Additional works applications must be submitted simultaneously with the housing financing application form; and
- Additional works for low cost houses must be done simultaneously with construction or completed within six (6) months after the house is completed.

RENOVATION

Application for renovation purposes are only allowed after (5) years from date of approval for type I and IV.

Application for renovation loan can only be approved for houses purchased by government housing loan and the building plan must be approved by the Local Authority. (Renovation work allowed is limited to the extension of building area only).

Application for renovation loan must be made using Form 9- Amended.

The loan approval is subject to condition laid down by LPPSA.

PAYMENT FOR ADDITIONAL WORKS/ RENOVATION

The applicant must send a letter to JPPH and a copy to LPPSA to inform the progress/ completion of the additional works/ renovation.

The letter of claim for progress payment must be made using Form 9-Amendment and certified by the contractor and applicant.

The additional works/renovation will be inspected and verified by JPPH before recommended is made to the LPPSA for payment.

VALUATION FEE

No fee is charged if the applicant is a government staff.

However, for employees of Statutory Bodies and Local Authorities applying housing loans other than government housing loans, fee will be charged.

