

2. ELIGIBILITY CRITERIA

2.1 First Time Home Buyer of B40 & M40 groups, who purchase residential property.

| CLASSIFICATION | MONTHLY HOUSEHOLD INCOME RANGE |
|----------------|--------------------------------|
| B40 | RM3,729 and below |
| M40 | RM3,730 – RM8,649 |

2.2 Sarawakian with the status of Permanent Resident of Sarawak; and

2.3 Purchase residential property sanctioned by Sarawak State Government as follows:-

| NO. | PROPERTY TYPE | PRICE RANGE (per unit) |
|-----|---|------------------------|
| 1. | Low Cost | RM50,400 – RM59,220 |
| 2. | Low Cost Plus / Medium Cost | RM80,000 – RM100,000 |
| 3. | Spektra Lite | RM100,000 – RM120,000 |
| 4. | Spektra Medium | RM135,000 – RM168,000 |
| 5. | Spektra Plus / Putera | RM150,000 – RM198,000 |
| 6. | Spektra Permata | RM90,000 – RM160,000 |
| 7. | Sri Pertiwi | RM270,000 – RM295,000 |
| 8. | Affordable Housing developed by State Government Agencies and its Subsidiaries include Joint Development with Private Developer | Maximum of RM300,000 |

2.4 Participate in the Spektra Mutiara House Program of which the construction cost is financed by MUTIARA through the Mutiara Dream Home Financing Scheme (MDHS) on self -owned land and land allotted by L&S under SPK / SPS.

| PROGRAM | CONSTRUCTION COST PRICE RANGE (per unit) |
|-----------------|--|
| Spektra Mutiara | RM90,000 – RM160,000 |

2.5 Sub-sale to First Time Home Buyers of B40 and M40 groups by Housing Development Corporation (HDC) of any residential properties classified under Affordable Housing and subject to maximum price of RM300,000.00.

2.6 Approved by Ministry of Local Government and Housing (MLGH) / Housing Development Corporation (HDC) to purchase the property; or

2.7 Approved by Land & Survey Department (L&S) on allotment of land under Skim Pembesaran Kampung (SPK) / Skim Penempatan Semula (SPS).

2.8 Maximum of 10% of Property Purchase Price / Construction Cost or RM10,000.00, whichever is lower.

2.9 Property developed by registered Developer / Contractor.

2.10 Developer / Contractor shall be in the list of approved developer by MUTIARA.