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Some Housing Issues Malaysia 2020 and Beyond

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Abstract: Malaysia has experienced tremendous economic growth over the past three decades. Huge urban expansion has taken place, ranging in scope from smaller urban private developments to prestigious new capital and electronic cities. Many smaller urban private developments maximised profit for the developers at the expense of the users and the quality of life they offered. This paper investigates some of these current issues such as: population, urban design, developers, HPI, unsold units, AMHI, immigrants, squatters, ecology and landslides, speculators, Putrajaya and Cyberjaya, Rumah Selangorku, sustainability, Kampongminium and other issues that could pertain to future housing and urban design in this developing nation to secure the best positive future living for its citizens. The paper sequence is sub-divided into: Critical Housing Issues 2000, Critical Housing Issues 2020-30 and Aspirations for the Next Period.

Key words: housing, urban design, Malaysia 2000, Malaysia 2020-30, future aspirations

1. Introduction

In my previous two papers, "Housing Profit and Culture – Klang Valley Malaysia" (1996) and "Some Micro Issues – Housing, Profit and Culture – Klang Valley Malaysia" (2000) a number of macro and micro issues were reviewed.

During the 1997/8 period Malaysia was hit by an economic crisis which saw a serious devaluation of the Malaysia ringgit, a stock market crash, construction industry in crisis with over supply of housing and stalled projects. There were recriminations and scapegoats found after an extended boom/bust periods of greed and prosperity in the housing market. The aftermath of this difficult period was an initial reflective, yet positive period, where a number of housing issues are being reviewed and reflected upon by government, developers, architects, planners and users but over the past period some issues reoccurred and some new issues have presented themselves, which have had an impact on housing in the country. At the time, the Rio Declaration on the Environment and Development was widely circulated which stated: "A sustainable society meets the needs of the present without sacrificing the ability of future generations to meet their own needs' is central to much recent theory on urban living. The concern now is how to make the list of objectives workable [1]

1.1 Pocket Summary of Malaysia

A pocket summary of Malaysia tells us that its area is 329,613 Km^2 with 3% arable land, 10% permanent crops, 63% forest and woodland, 23% other (including urbanization). Population 30 million with 67.4% Malay, 24.6% Chinese, 7.3% Indian. A GDP of 8.859% (2000) and 5.902% (2017) with major environment issues including air and water pollution, deforestation and flooding.

2. Critical Housing Issues in 2000

2.1 Population Growth — Movement at the Cities

Malaysia has seen a substantial growth in population and a major shift of people from rural to urban living as follows [2]:

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Population	1970	1980	1991	2000	2020
Urban	2.8 (26.9%)	4.5 (34.4%)	8.9 (50.6%)	13.7 (58.8%)	21.8 (68.1%)
Rural	7.6 (73.1%)	8.6 (65.6%)	8.7 (49.4%)	9.6 (41.2%)	10.2 (31.9%)
Total	10.4 (100%)	13.1 (100%)	17.6 (100%)	12.3 (100%)	32.0 (100%)

2.2 Devaluation of Currency

The devaluation of the Malaysian ringgit (1997/8) and economic recession saw a substantial fall in House Price Index as follows:

	1991	1992	1993	1994	1995	1996	1997	1998	1999
House Price Index	125.5	140.7	147.5	159.3	188.5	212.8	216.8	196.4	191.8
Change %	25.5	12.1	4.8	8.0	18.3	12.9	1.9	-9.4	-2.3

Double storey terrace RM 171 k
Double storey semi-detached RM 125 k
Double storey detached RM 610 k
Condominium RM 178 k [3]

2.3 GDP and Construction

The correlation between GDP and Construction is as follows [4]:

	1990	1991	1992	1993	1994	1995	1996	1997	1998
% growth of National GDP	9.7	8.7	7.8	8.3	9.2	9.5	8.6	7.7	-4.8
% growth of Construction GDP	19	14.4	11.7	11.2	14.1	17.3	14.2	9.5	119.2

Prior to the 1997-1998 economic crisis the construction industries' rapid growth, majority contribution to GDP and employed over 9.2% of the total workforce. During the crisis the KLSE stock maker index reduced the industry's market capitalisation by a massive 75.7%. Glut, oversupply, stalled projects, higher import cost of materials, workers retrenched, specialist and key professionals seeking employment outside the country, with multiple effect on suppliers and subcontractors and other economic and social issues.

2.4 MACRO Level Planning and Housing — Putrajaya and Cyberjaya

Vision 2020 for the development of Malaysia is vast in both its scope and content. At Cambridge University, the Prime Minister, Yab Dato Ser Dr. Mahasir Bin Mohamad outlined the new challenges and development, including K-Economy and Multimedia Super Corridor (Putrajaya Cyberjaya KLIA, Multi Media University). Putrajaya is the new seat of Malaysian Government, a garden city with a projected population of 250,000. Cyberjaya, with a projected population of 170,000, has been described as "The Model Intelligent City in the Making" and it "presents a bold vision for a progressive yet ecologically sound 'cyber-city' of the future".

The key features include:

- Flagship Zone (50% open space)
- City Command Centre – brain of the city for seamless integration of systems and Services
- Advanced traffic management
- Global Positioning System — to track public transport
- Integrated utilities management — to co-ordinate billing, fault reporting, and maintenance
- Intelligent buildings
- Interactive community services — via broadband In-trainer networks

- Municipal and public amenities — range of municipal services online
- Telecommunication — high capacity fibre optic lines locally and internationally
- Utilities — high quality
- District Cooling System — centrally chilled water for air conditioning
- Multimedia University — for knowledge capture and technology transfer
- Trauma Centre — integrated intelligent system, allowing patients and doctors to interact [5, 6].

3. Critical Housing Issues in 2020-2030

At this current point in time there are a number of critical housing issues. Some are more important than others and this is not a comprehensive documentation of them. There are of course many regional variations and time scales.

3.1 Housing Price Index Falling

The House Price Index has fallen over the last period 2Q – 2013 to 2Q – 2018 by 10.3% [7]

3.2 Unsold Housing Units

The number of unsold residential properties has increased to one over 167000 units for 2Q – 2018 up from the average of 71462 units for the period 2004-2015 with 78% of the total unsold residential units were in the price category of above RM 250,000 [8].

3.3 Median House Prices/Index – 50x AMHJ

A major problem according to Bank Negara Malaysia 2018 is that most of the public cannot afford to buy what is out there. Median house prices being 50 times the annual household income therefore rendering house prices unaffordable for most. In Kuala Lumpur up to 27% of households are earning below the living wage [9, 10].

3.4 Immigrants

Low wages are likely to continue as there is a large influx of low-salary immigrant workers in the region of 4-5 million [11].

3.5 Squatters

Squatters in Klang Valley continue to expand with an estimated 250,000 people, many of them marginalized and disenfranchised are located on vacant land or beside roads, rail tracks or adjacent to river, with poor or no water and electrical supplies. A recent article in the Malay Mail describes how "Kampung Pinggiran Ukay enjoy free power supply – It is believed that the 2000 households are enjoying uninterrupted supply by tapping power from lamp posts. A PVC water pipe runs across the cemetery from Taman Pinggiran Ukay to the village" (initiative and/or theft?). Sometimes squatters are persuaded to move to Rumah Panjang (long houses of timber construction) and offered compensation. There have been many calls for more low cost housing that have the following characteristics: "The size of a flat unit should not be less than 1,000 sq. ft. Also the building should be kept at about 10-storey or so minimum height. There should be ample parking space, eating outlets and stalls, and a large open space. There should also be a large community hall and a small library in every block." [12, 13].

3.6 Mortgages Rejection Rate

There is a high rate of rejection of mortgage loan application (reportedly up to 60% but is now decreasing) especially from those in the lower income group who are unable to service the loan. Thus many just rent a property [14].

3.7 Consumer Goods

The 6% GST has pushed up the price of consumable goods by about 25% since 2015. Residential properties are not charged GST [15].

3.8 Graduate Unemployment

Many university graduates remain unemployed – thus house ownership amongst young people is decreasing [16].

3.9 Rumah Selangorku

Under the Rumah Selangorku initiative, developers who are building townships are required to build affordable units as part of their project, which means they have to concurrently develop their projects and supply the market with affordable housing. While it does help solve the shortage problem, the catch is that when it gets too costly for them, the cost gets transferred to non-affordable housing. This cycle keeps driving property prices up [17]

3.10 Housing User Complaints

Many developments are categorised by poor ecological planning, poor design quality, maximisation of housing units, lack of community facilities, unimaginative open space, underestimation of traffic volumes, monotonous housing types, little concern for environmental issues and sustainability, imported architectural styles and typologies.

User complaints include:

- Defects in construction (decreasing)
- Interest charge on late payment (increasing)
- Compensation for late delivery (decreasing)
- Abandoned project (decreasing)
- Delay or non-refund of deposit (decreasing)
- Delay in receipt of certificate of fitness (increasing)
- Construction within stipulated period (decreasing)
- Deviation from specification (decreasing)
- Hire loan problem (decreasing)
- Maintenance problem (decreasing) [18-20].

3.11 Landslides and Ecology

According to the global Landslide Catalogue (GLC), Malaysia is in amongst the top ten countries that had a high number of landslides over the past decade with an average of 18.5 per year. Partial fear of construction/ecology failures are still prevalent, the memory of the Highland Towers Block 1 collapse in December of 1993, has not been forgotten. More landslides were reported at Bukir Antarabangsa, close to the Highland Tower tragedy. The recent Tanjung Bungah landslide claimed the lives of 11 workers in Penang [21].

3.12 Abandonment of Housing Projects

There is a history of abandoned housing projects where the house buyers have to continue to service bank interest on their mortgages. This is an emotional nightmare and has huge legal complications for them. Buying and owning a house can be a riskier proposition for some households compared to renting [22]

3.13 House Renovations and Illegal Additions

Most newly built houses have undergone renovation with up to 70% done without permits in some locations. Some form of renovation, extensions or personalization, such as enclosing the porch, extending the kitchen, adding steel grills to windows and doors, or new front gates to the car port will typically account for RM50,000 being spent on top of the purchase price of RM250,000. A commentator on Malaysian life, M. Gunasaiklaran, points out ‘There is no moral turpitude in doing renovation as everyone wants to live the most comfortable life. But, sometimes these are done illegally and without getting proper approval from the relevant authorities and soliciting proper professional advice and render many house potential death traps.’ [23]

3.14 Pundits and Speculators

Pundits in the property predict that the house prices will fall over the next period by up to 30%. Many buyers with financial capabilities are waiting in the sidelines for this to happen. But those who have

purchased at the peak will be caught with probable negative equity [24]

3.15 Putrajaya and Cyperjaya Realizations

Putrajaya and Cyperjaya have been constructed and was the vision of the Prime Minister, Yab Data Ser. Dr. Mahasir Bin Mohamad realised. Recent survey undertaken indicate that residents living in Purajaya were satisfied with school, police, fire services, hospital/clinics but rated entertainment, religious schools as unsatisfactory. Cyberjaya tried to create a flourishing IT entrepreneurial hub from scratch, when evidence suggests that most successful hubs emerge naturally and unfortunately it has not become the world leading innovation hub envisaged [25, 26].

4. Aspirations for the Next Period

4.1 Total Planning Doctrine

There have been many substantial new directives from the Town and Country Planning Department and Ministry of Housing and Local Government to develop a safe and sustainable human settlement.

The "Total Planning Doctrine" includes:

- Holistic approach
- Man as the focus of development
- Multi-dimensional activities
- Qualitative and quantitative changes; and
- Equal distribution and utilization of resources.

Principle	Physical planning implication
Fairness and Equity	Respect for man and the environment
Beneficence (Ehsan)	Man should be kind to confer or sacrifice for his community and environment
Trust and Authority	Decisions based on sound knowledge and consultation
Unity	Promote sense of togetherness in purpose
Full respect for Knowledge and Creator	Education becomes a central focus in planning an urban area
Respecting Privacy and Division of Space	Spaces to be delineated into functional areas of private, semi-private and public use
Encouraging congregation and identity	Neighbourhood concept. Peace and Safety Site evaluation to minimise risks and danger to people and properties
Respecting the Rights of Others	Planning should avoid harm and inconvenience to disadvantaged group
Co-operation, Respect and Perseverance	Integration of society between different levels of income and ethnic group
Consultation	Consensus and public participation in planning
Clean and Beautiful	Environmental improvement and protection in planning
Conservation of the Natural Environment	Conservation of the Natural Environment Protection of the environment from pollution and destruction, and sustainable use of natural resources
Zero wastage	Reduce waste and efficient use of resources

Source: [27, 28].

4.2 Ecology and Culture

In hot and humid climate of Malaysia it is important to maximize ventilation, provide shaded areas and dissipate the heavy rainfall, and these concerns are reflected in the traditional kampung houses, with large window openings, covered porches and high roofs. Natural vegetation is retained which in turn, provides a cooler micro-climate. But of course the process of urbanization is unlikely to accommodate holistically these architectural typologies. Prospective property owners want the best location they can afford, and there is now a high demand for former agricultural and mining areas to be built up as residences. Developers in turn are looking for the maximum return on capital, and this can be achieved by keeping prices high and increasing density in either low rise or high rise developments.

A built form, whether a city or neighbourhood, will, however, be likely to be contextually poor if undulating green forested land is flattened or terraced. Rivers and streams are now often culverted into continuous concrete channels to maximize the amount of land available for building. Creatively planned open space can add to the social welfare of a community, while bare open space drenched by the tropical sun with a few token play objects is not child-friendly or people-friendly, but the importance of surroundings

may be overlooked both by developers and their clients.

If houses are in endless homogenous rows with only minor cosmetic variations to the facades, the neighbourhood can lack a sense of identity. As the economic advisor to the government Dato Tun Daim Zainuddin has put it: “People are put into pigeon holes, roads are narrow and facilities are at the barest minimum, and yet house buyers have no choice and are left at the mercy of developers”. Under these conditions there is often little concern for the context, site ecology, neighbourhood focus, land use and mixed land use, or open space. The Malaysian climate is further exacerbated by the density urban sprawl, poor orientation of buildings, lack of vegetation, narrow local streets, the use of dark coloured materials for roofs and other surfaces, along with black tarmac roads, resulting in hot internal and external space. The planning behind much contemporary development is often profit motivated, resulting in dull, monotonous, poorly constructed homes, likely to soon need repairs to the building defects. It may be asked how did the Malaysian house in general terms move from the vernacular to the faceless façade of the developer house so quickly? It may seem ironic that the open unfenced traditional kampong house, with its front elevated open meeting space used for social gathering has been replaced by a “Mock Tudor” car port for a “German or Korean Automobile” behind a fence with ornate gates, presenting little else to view besides the refuse storage area, security bell and exposed water meters [29].

4.3 Kampongminimum

This traditional kampong house set in the virgin forest is a uniquely balanced ecological life style — often is inexpensive, sociable and sustainable. Architects like Jimmy Lim, Ken Yeang, A++ Laboratory for Visionary Architects, Tan Loke Mun have tried to incorporate ecological principles of cooling and ventilation in their domestic architecture with some modest success. There have been calls to incorporate kampong principles into contemporary urban living in the concept of “Kampongminium” (combination of village and condominium/apartments). It has been described as “manifestation of new environments and space not seen anywhere else before. It is homespun” [29].

This is difficult to evaluate. The two typologies are so inherently different; the kampong implies nature, openness, social interaction and trust; the condominium implies a peripheral fence, security, little space for interaction (except maybe a pool), park and limited trust. Maybe it is not that simple and an evolutionary process, over time will with high integrity produce new quality housing/living configurations.

Whilst some are seeking new innovative, others are seeking to increase profitability still further through the manipulation of housing design factors, such as housing density, design standards and administrative on costs etc.

A scenario was evolved, to increase the amount of saleable land (44%), public use land (56%) in low cost housing development. By reducing road widths (distribution 12 to 10m., local 8 to 7m.) elimination of the traditional drainage back alley, reduction of setbacks, the over site floor area was considerably increased and hence more profitable. However, one must ask at what total cost? Surely road volumes, parking provisions, utility vehicle access, private garden and social/ecological cost must be applied to such financially driven models [23].

4.4 Precedent

There have been many Utopian ideologies, theorists and realisations of varying quality on how people should live. From the disasters of Prutt Igoe (USA), Park Hill (UK), Arcosanati (USA) to excellence in College Heights (Malaysia), Saltaire (UK), Columbus (USA) and such eclectic proposals as a new artificial island for “the kinetic elite” (ref. Peter Sloterdijk, the

German philosopher, referring to people whose lives are entirely subordinated to business demands) off Holland, by architect Rem Koolhaas. Masdar City, the world's first planned sustainable city and marquee project for UAE by Foster and Partners, offers additional insight. The Dubai International Award for Best Practices in Improving the Living Environment has produced much interesting material.

This is not the place to evaluate all these and other worthy examples, but it is important to thoroughly review and incorporate best and reflective practices in future housing and urban design proposals.

4.5 Sustainability

The United Nations' definition of Sustainability is:

"A sustainable society meets the needs of the present without sacrificing the ability of future generations to meet their own needs."

Their Sustainable Development Programme outlines the following objectives:

- Providing adequate shelter for all
- Improving human settlement management
- Promoting sustainable land-use planning and management
- Promoting the integrated provision of environmental infrastructure: water, sanitation, drainage and solid-waste management
- Promoting sustainable energy and transport systems in human settlements
- Promoting human settlement planning and management in disaster-prone areas
- Promoting sustainable construction industry activities
- Promoting human resource development and capacity-building for human settlement development

At the macro level, the dichotomy exists between the rich/developing nations and the poor ones who blame the rich for their vast consumption. The rich look at the poor ones who often have the natural/ecological materials and point to its destruction, but all have the right to development and realisation of potential.

For life as we know it to survive at the city level, the following Rio Declaration is useful:

"The physical resources and systems that support life must be maintained:

They can't be used up so that there is nothing left; and they can't be made unusable through degradation. The health of plant and animal populations, whether they are considered as the human food chain or as a highly complex system that interacts with physical life-support systems (such as the atmosphere) in ways that aren't well understood, must be insured."

Planning must include economic development, community revitalization and our relationship with the environment [30].

4.6 Seeking Added Value

To evolve serious added value and better living standards, from the same or similar resources demands serious thinking, which comes from creativity, innovation, 'benchmarking', communication and technology, but most important of all is the moral drive to improve standards.

Creativity and innovation in the built environment requires the ability to generate often new and useful ideas and solutions to everyday problems and challenges, through divergent (original, diverse and elaborate ideas) or convergent thinking (logical evaluation, critique and making choices).

Technology must play an increasingly important role in house design — the use of energy, renewable energy, insulation and ecological design principles will have to be taken on board by all, as it will be too expensive not to do so.

Benchmarking and best practice requires gaining access to really valuable data, visiting top-notch organizations, precedent built examples, reflective practice, international experts, knowledgeable professionals, listening to the users, and opening the debate for discussion.

A study undertaken by the author indicated a poor miss-match of built environment liveability factors (BELF, Malaysia 1997) of values between architects, developers, users and architectural students and a serious lack of communication between them — no wonder some results appear to be less than optimised.

Collectively with all participating and with vision, foresight and planning, we can make a better living environment for future generations in Malaysia and do it sustainably.

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