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A PULLOUT EVERY FRIDAY WITH **THE EDGE** FINANCIAL DAILY

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PRINT + DIGITAL

## TURNING HOPE INTO REALITY

How has the new Malaysian government fared in its first 100 days in fulfilling its election promises related to the housing and property sector?

**See reports inside.**



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**Setia**

# Celebrating a new Malaysia

**EdgeProp.my** pullout will be taking a break next Friday Aug 31.Go to [www.EdgeProp.my](http://www.EdgeProp.my) for your property news fix.**EdgeProp.my****The Edge Property Sdn Bhd**  
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**M**alaysia's coming 61st National Day promises to be like no other. No splurge on pomp and pageantry is on the cards — *syabas*. Coincidentally, August 2018 marks the completion of Pakatan Harapan's first 100 days in government.

Don't expect debate on the so-called 'report card' of the government's performance to go off the air soon, not when the new Malaysia encapsulates freedom of speech and transparency. Like any other country, Malaysia is a work-in-progress.

Indeed, progress is the way forward.

The reality is, that while it is of paramount importance to keep the fires burning for change, or for the better, being unrealistic and impatient is of no help.

In this week's issue, EdgeProp.my compiles a report card on Pakatan Harapan's very early and short quarter towards solving Malaysians' housing woes.

It is not perfect, far from it. But it is a good start, no doubt.

## Sayangi Malaysiaku



Ultimately, it is all about stamping out corruption, the upkeep of good values, and a sincerity to serve. The days ahead will demand for grit, determination, and hard work from the Tun Dr Mahathir Mohamad-led Pakatan Harapan.

An unwavering political will to put right the wrongs, alongside the government's constant and continued engagement with all stakeholders will, most certainly, endear Malaysians to "Sayangi Malaysiaku".

Have a Happy National Day, while you enjoy reading this special edition.

**Au Foong Yee**  
EdgeProp.my  
managing director  
and editor-in-chief**trending now**

## LAUNCHES + EVENTS



How do I get past issues of this weekly pullout?

Go to [www.EdgeProp.my](http://www.EdgeProp.my) to download for freeIf you have any real estate-related events, email us at [editor@edgeprop.my](mailto:editor@edgeprop.my). Events listed here will also appear on [www.EdgeProp.my](http://www.EdgeProp.my).

### Property Inheritance with Wills & Trusts Seminar

**Date:** Aug 25 (Sat)**Time:** 2pm to 5pm**Venue:** Yong Tai Sales Gallery, Oasis Damansara, Petaling Jaya, Selangor**Contact:** (017) 871 6880 (SMS only)

Yong Tai Bhd is organising a seminar on wills and trusts, conducted by legal practitioner Darren Liew. This event is open to all and admission is free. Refreshments will be served.

### Smarter Technology for Airbnb talk

**Date:** Aug 25 (Sat)**Time:** 1pm to 6pm**Venue:** The Shore Sales Gallery, CBD Kota Kinabalu, Sabah**Contact:** (088) 258 708

Titijaya Land Bhd invites all to gain some knowledge from Airbnb entrepreneur Ting Yi Hang and smart lock specialist Tan Chun Sian about smarter technology for Airbnb homes. The English-language session will begin at 1pm while the Chinese session starts at 4pm.

### Reduce, Reuse and Recycle at Bandar Rimbayu

**Date:** Aug 26 (Sun)**Time:** 10am to 4pm**Venue:** Bandar Rimbayu, Telok Panglima Garang, Selangor**Contact:** 1800 22 8686

IJM Land will host a day of green activities to promote the 3Rs of Reduce, Reuse and Recycle at its 1,879-acre green township Bandar Rimbayu. There's something for everyone in the family. You can take part in a hands-on recycling workshop, enjoy environmental exhibits and shop at car boot sales.

### Blood Donation and Health Awareness day

**Date:** Aug 26 (Sun)**Time:** 11am to 4pm**Venue:** The ERA Sales Gallery, Jalan Segambut, KL.**Contact:** 1700 8180 81

JKG Land invites all to attend health talks by Dr Shibusoo. She will be speaking about ways to prevent diabetes and cervical cancer. There will also be free blood glucose and blood pressure tests for the first 100 participants.



### Merdeka Kids Fun Fest

**Date:** Aug 26 (Sun)**Time:** 10am to 5pm**Venue:** Gravit8 Sales Gallery, Jalan Bayu Laut/KS 9, Kota Bayuemas, Pendamar, Klang.**Contact:** (016) 623 7301

Mitrland Group invites families with young kids to take part in the full day programme. Come and find out the congenital links between your kids' fingerprints and their intrinsic qualities and talents. You can also enjoy family-friendly activities such as a balloon twisting workshop, a terrarium workshop, sand art, and many more.

### Bukit Puchong Running Clinic: Power Run

**Date:** Aug 26 (Sun)**Time:** 6:30am to 9:30am**Venue:** Bukit Puchong Gallery, Jalan BP 7/15, Bandar Bukit Puchong, Puchong, Selangor**Contact:** 1 300 88 3888

Ayer Holdings invites all for the final run with Coach Karen Siah, before closing its Running Clinic series until 2019. Besides the run, there will be a Zumba Dancing Fun session with Siah and cool down yoga with Sue Kay. Free popcorn and ice cream are available throughout the event.



### Homeowner Rewards Day

**Date:** Aug 26 (Sun)**Time:** 10am to 6pm**Venue:** Nada Alam Sales Gallery, Kampung Baru Sungai Mahang, Mantin, Negeri Sembilan**Contact:** (06) 799 7228

As a gesture of appreciation for homeowners, Seri Pajam Development is hosting a Homeowner Rewards Day. Guests stand a chance to get rewards of up to RM6,000 by introducing Seri Pajam projects to friends and family. There will be a mystery gift for the first 50 homeowners who bring friends and family along to the event. Light refreshments will be served.



# Setia

## Our Merdeka promo is our biggest one yet.

For every project,

1 buyer will win a **31.8%\*** cash rebate.

For every buyer,

it's a guaranteed win with our **318** Mystery Draw\*\*.

For those who need assistance,

there's the enhanced & simplified **SEAL\*\*\***.

Starting from 31/8, we're making it easy for all Malaysians to own a Setia home under our #Setia318 Merdeka Celebration. Each Setia project is giving 1 lucky buyer a 31.8%\* cash rebate! If that wasn't enough, every buyer gets a guaranteed win with our 318 Mystery Draw\*\* from 31/8 to 30/9.

Search **#Setia318** for more info

\* Terms & Conditions apply.

\*\* From 31st August to 30th September 2018.

\*\*\* Simple deferred payment scheme for all Setia home buyers applicable to completed properties only.

### Join us at our #Setia318 "Whole Day Sarapan", happening all over Malaysia!

#### Klang Valley

|                                    |                           |
|------------------------------------|---------------------------|
| Setia Alam Welcome Centre          | 31 Aug, 8.00am – 11.00 am |
| TRIO Sales Galleria                | 31 Aug, 10.00am – 2.00pm  |
| KL Eco City                        | 31 Aug, 11.00am – 5.00pm  |
| Setia Sky Seputeh                  | 1 Sep, 10.00am – 2.00pm   |
| Bandar Kinrara Welcome Centre      | 1 Sep, 10.00am – 1.00pm   |
| Alam Damai Sales Gallery           | 1 Sep, 10.00am – 1.00pm   |
| Setia Putrajaya Galleria           | 1 Sep, 10.00am – 2.00pm   |
| Bayuemas Sales Gallery             | 2 Sep, 10.00am – 1.00pm   |
| Alam Impian Welcome Centre         | 2 Sep, 10.00am – 1.00pm   |
| Setia Eco Park Sales Gallery       | 2 Sep, 7.30am – 2.00pm    |
| Setia Eco Templer Sales Gallery    | 2 Sep, 10.00am – 5.00pm   |
| Setia Eco Glades Lifestyle Gallery | 2 Sep, 11.00am – 5.00pm   |
| Setia Ecohill Welcome Centre       | 2 Sep, 10.00am – 1.00pm   |
| Setia Alamsari                     | 2 Sep, 9.00am – 1.00pm    |

#### Johor

|                             |                         |
|-----------------------------|-------------------------|
| Bukit Indah Kite Park       | 1 Sep, 7.30am – 11.30am |
| Taman Rinting Sales Gallery | 1 Sep, 12.00pm – 5.00pm |

#### Sabah

|         |                         |
|---------|-------------------------|
| Aeropod | 2 Sep, 8.00am – 11.00am |
|---------|-------------------------|

#### Penang

|                                |                                  |
|--------------------------------|----------------------------------|
| Setia Fontaines Welcome Centre | 31 Aug, 11.00am – 5.00pm         |
| Setia Sky Ville Sales Suite    | 31 Aug – 2 Sep, 11.00am – 5.00pm |

#### Activities:

- ◆ Handprint the Flag with Us ◆
- ◆ Personalised T-Shirt Giveaway ◆

For more information, visit [spsetia.com](http://spsetia.com)

Stay Together. Stay Setia  
livelearnworkplay

For every project, 1 buyer will win a **31.8%\*** cash rebate.

\*T&C apply.



**Setia**

## 1 To build one million affordable homes within two terms of government

**JUNE 5** – The Housing and Local Government Ministry (KPKT) announced its proposal to redevelop the site of the Highland Towers condominium in Ampang, Selangor. Tentatively, the plan is for a mixed development comprising affordable housing, high-end housing, retail, recreational and commercial components.

**JUNE 21** – KPKT Minister Zuraida Kamaruddin said it will review the National Housing Policy (NHP) to ensure it caters to the current needs of the people. The minister also suggested forming a National Affordable Housing Council (NAHC) that synchronises all public affordable housing schemes under one roof to enable the ministry to come up with a guideline on pricing, design and distribution of the schemes.

**JUNE 27** – The Highland Towers Redevelopment Committee headed by KPKT secretary-general Datuk Mohammad Mentek held its first meeting to study the redevelopment plan. The committee comprises experts and representatives from 10 major stakeholders including federal, state and local authorities.

**AUG 11** – KPKT said it would introduce a new NHP sometime at the end of September that will benefit the lower-income groups in Malaysia.

**AUG 13** – Zuraida said each of the 13 states in the country will get an average of 10,000 to 15,000 low-cost houses a year if the PH government managed to meet the annual target of building 100,000 houses per year for 10 years.

**AUG 19** – Zuraida revealed that the Highland Towers redevelopment committee discovered that the site is not suitable for housing development. Thus, the land will be used to develop a recreational park for the public.

## 2 To create a special housing loan scheme for first-time homebuyers

**JULY 3** – KPKT said it has met with various agencies including Bank Negara Malaysia (BNM), financial institutions, the Employees Provident Fund (EPF) and the Ministry of Finance (MoF) to discuss the issue of unsold completed property. It said BNM is working on a new housing loan package to ease qualifying requirements, particularly for first-time homebuyers.

**AUG 17** – Zuraida said KPKT will follow up with BNM to release

# How far has the new government caught up on its manifesto?

The Pakatan Harapan (PH) coalition had marched into the 14th General Election with a clearly delineated manifesto which promises to revamp the system, wipe out corruption, revive the economy and lower the cost of living, among others. Naturally, since the dramatic victory on May 9, expectations have been running high, and in response, there has been a flurry of announcements from the new government to show its seriousness in fulfilling its pledges.

Focusing on the housing and property sector, **EdgeProp.my** has listed 20 items under the PH manifesto as well as a few other pertinent issues and tracked some of the announcements and statements that have been made by the relevant ministers up till Aug 20.

new lending guidelines by the end of the month and will seek its advice on a suitable housing price range for B40 and M40 buyers.

## 3 Work with state governments to convert land for affordable housing projects

**JULY 21** – KPKT urged state governments to support the construction of affordable homes by providing lands to build the properties as this could reduce the cost for affordable homes.

**AUG 13** – Zuraida announced that several plots of land in Kota Kinabalu, Sabah, have been proposed for the construction of low-cost housing. She also urged the Sabah state government to provide land to develop low-cost houses.

## 4 Reform the 1Malaysia People's Housing Programme (PRIMA) to prevent cronyism and to be more transparent

**JUNE 13** – Zuraida said PRIMA will be rebranded and detached from any political agenda as outlined by the former government, while its focus would be tweaked towards delivering affordable

homes for Malaysians — particularly those in the B40 bracket.

**JULY 6** – KPKT said it would initiate an investigation into the business activities, dealings and performance of PRIMA as it had failed to meet its targets despite all the assistance given by the government.

**JULY 20** – Zuraida announced that all public housing projects including PRIMA, PPA1M, Federal Territory Affordable Homes (RUMAWIP) and affordable housing schemes by Syarikat Perumahan Negara Bhd (SPNB) will come under KPKT in August.

## 5 To increase bumiputera homeownership through incentives while simplifying the process to build affordable homes on land owned by state Islamic authorities

**JULY 15** – KPKT said it would review loan applications for affordable homes by bumiputera homebuyers whose housing loan applications have been rejected by financial institutions. The ministry would also meet up with the EPF and other financial institutions to find a solution.

## 6 Set up a National Affordable Housing

## Council (NAHC) that will bring together the functions of various agencies under one roof

**MAY 28** – Zuraida said the ministry will propose to the Cabinet to set up the NAHC to effectively handle all matters related to affordable housing.

**JUNE 13** – KPKT has prepared the Cabinet paper on the proposed establishment of the NAHC and expects the council to begin work by August, said Zuraida.

**AUG 17** – Zuraida said the NHP and the set-up of the NAHC are in the final stages and will be unveiled by the end of September.

## 7 Ease the housing loan application process for the B40 and M40 groups

**JUNE 21** – Zuraida said the ministry will discuss with the Finance Ministry and BNM on ways to ensure that more low- and mid-income earners can afford to own a home. The ministry will also encourage financial institutions to consider in their home loan application assessment, the second or third income of the B40 and M40 groups.

**JULY 3** – KPKT said it was working with BNM to ease housing loan requirements for homebuyers, in a bid to reduce the number

of unsold completed residential units in the country.

**AUG 14** – BNM is expected to roll out a special housing loan scheme tailored for the low-to middle-income group with regard to first-homeownership by September, said the Finance Ministry.

## 8 Building more comfortable and spacious homes for the B40 group

**AUG 1** – KPKT has proposed to have larger living quarters for the B40 group who are staying in People's Housing Project (PPR) flats. Under the proposal, the layout design for the living quarters will be increased to at least 900 sq ft from the existing 650 sq ft to 700 sq ft.

**AUG 8** – KPKT will redevelop Lembah Subang 1 PPR to provide more comfortable homes for the residents next year. The ministry has formed a committee headed by Lembah Jaya state assemblyman Haniza Mohamed Talha to oversee the redevelopment.

## 9 Create more public spaces and parks to facilitate community activities

**AUG 1** – Federal Territories Minister Khalid Samad said the River of Life project which has started its work since 2011 with the objective of reviving and improving the quality of river water should be completed by 2020. He stressed that the water quality should be clean enough for people to wash their clothes in.

**AUG 4** – Khalid met up with Taman Tun Dr Ismail (TTDI) Residents' Association representatives to understand their concerns over the on-going development which is taking place on part of Taman Rimba Kiara in TTDI. He stressed that the development project will not be allowed if it encroaches on the green lung.

**AUG 9** – Khalid said the high-end luxury condominium project at Taman Rimba Kiara in TTDI, KL, can be scrapped if KL City Hall (DBKL) is willing to fork out RM110 million as compensation to the developer. He said the ministry will continue to look for possible solutions.

**AUG 19** – Zuraida revealed that the ministry plans to redevelop the site of the Highland Towers condominium into a recreational public park

## 10 Tax incentives for companies that use the latest technologies to reduce the cost of building

For every buyer, it's a guaranteed win with our **318** mystery draw.



## affordable homes such as industrialised building system (IBS)

**JULY 13** – Zuraida said KPKT was studying Singapore's public housing policies and exploring the idea of introducing HDB-type flats in Malaysia. She said KPKT might consider adopting IBS for all PPR projects to bring down the cost.

## 11 Prevent land hoarding by setting a time limit for companies to develop their land

**MAY 10** – The PH government said it will set a time limit for companies to hold land for development. The government opined that land hoarding is one of the reasons that is pushing up housing prices.

## 12 Expand rent-to-own (RTO) schemes in cooperation with commercial banks

**MAY 22** – KPKT proposed the setting up of the NAHC which will combine the functions of various agencies under one roof. The council will be tasked with overseeing affordable home construction matters, coordinating a unified and open data on unsold affordable homes and organise a RTO scheme for the B40 and M40 groups.

**JUNE 21** – Penang Chief Minister Chow Kon Yeow said a number of low-cost projects in the pipeline will adopt the RTO concept. Approval was given by KPKT to convert two completed projects in Seberang Jaya to RTO housing schemes.

## 13 Enable those who are currently renting to migrate to a RTO scheme if they qualify

**JULY 22** – Zuraida highlighted the possibility of a RTO scheme for the B40 group, who may prefer to rent for the first two to three years before making a commitment to buy.

## 14 Incentives to small developers to help increase their competitiveness for a more level playing field

**MAY 10** – The PH government said it will consider giving incentives to smaller developers to compete with the big companies that hoard the prime plots, for a more level playing field.

## 15 Have consultation and engagements with stakeholders including local



A National Affordable Housing Council that oversees all public affordable housing schemes including PPR and PRIMA projects will be set up

## communities to listen and get their feedback on issues

**JUNE 21** – Zuraida said she would review the NHP with the Finance Ministry, BNM and developers besides obtaining feedback from buyers.

**JULY 9** – Zuraida said she has met up with Khazanah Institute (KRI) and the Public Works Department (JKR) to discuss public housing issues.

**JULY 16** – KPKT organised a two-day focus group discussion to gather experts' and stakeholders' feedback on the draft of the National Community Policy (NCP).

**JULY 20** – Khalid called for a council meeting with KL Mayor Tan Sri Mohd Amin Nordin Abdul Aziz, senior management of DBKL and 11 MPs in KL to discuss major issues that need to be resolved. The council meeting will be held at least once every two months.

**JULY 29** – Save Kuala Lumpur (SKL) coalition met up with Khalid who said he will direct DBKL to engage with SKL before submitting the Draft KL City Plan 2020 for gazette.

**JULY 29** – KPKT has established an independent committee to study the complaints raised by

PPA1M residents in Bukit Jalil after Zuraida visited the project site.

**AUG 4** – Khalid met Taman Tun Dr Ismail Residents' Association representatives to understand their concerns over the proposed development project on parts of Taman Rimba Kiara's land.

**AUG 14** – Zuraida had a dialogue session with Sarawak Housing and Real Estate Developers' Association. After the meeting, she said a common policy on housing requirements must be formulated between the federal and state governments.

## 16 Gazette the Kuala Lumpur City Plan and draft new city plans (or new transportation or town plans)

**JULY 19** – FT Minister said the KL City Plan 2020 will be gazetted by year-end. The 11 KL MPs met KL Mayor to form a consultative council.

**JULY 20** – Khalid chaired the council meeting attended by KL mayor, DBKL's senior officers and all 11 KL MPs to discuss and seek solutions to issues in the city. Khalid said the FT Ministry will start working on the KL City Plan for the period 2020 to 2040 from early next year and it will be drafted by end-2019 and gazetted by 2020.

## 17 Improve transparency in the government procurement and project tender process

**JULY 7** – Works Minister Baru Bian said the government will use the open tender system extensively and with transparency for government projects, especially for large scale ones to ensure public funds are well spent.

**JULY 29** – Baru said he would advocate open tenders extensively because they are competitive and fair commercially while the Works Ministry would work closely with other ministries and agencies to ensure that due process and procedures are carried out throughout the procurement and technical assessments.

**AUG 6** – Khalid stressed that the ministry will continue to build RUMAWIP projects via the open tender process.

**AUG 18** – Khalid said a special task force report on the 64 parcels of land that were dubiously transacted by DBKL has been submitted to Prime Minister Tun Dr Mahathir Mohamed for review. The recommendations include cancelling deals or renegotiating better terms and conditions.

## 18 Study ways to efficiently compile and update housing market data

**JULY 25** – KPKT said it was working with the National Property Information Centre (Naptic) to streamline housing data by introducing a data input system for developers by the beginning of 2019.

**AUG 10** – KPKT Deputy Minister Datuk Raja Kamarul Bahrin Shah stressed the importance of having a central database on home-ownership and distribution for affordable homes.

## 19 Recruit and provide training to local youths to become property managers

**JUNE 1** – During an exclusive interview with EdgeProp.my, Zuraida suggested creating work opportunities for young graduates who are interested to venture into the property management industry, by providing them with training to become building managers for PPRs.

## 20 Take over maintenance of low-cost housing projects

**JUNE 1** – In the exclusive interview with EdgeProp.my, Zuraida has proposed to place the government's PPR management under the local authorities as a majority of its residents would not have the capacity to maintain the buildings.

**JUNE 5** – KPKT said it has started working on the draft of the NCP which aims to upgrade the overall living environment of low-cost housing schemes and to encourage community empowerment. The main stakeholders involved in the policy-making process include developers, local authorities, police, residents' associations and the local community.

**JULY 16** – KPKT organised a two-day focus group discussion to gather experts' and stakeholders' feedback on the draft for the NCP.

**JULY 23** – Penang State Housing, Local Government, Town and Country Planning Committee chairman Jagdeep Singh Deo said the 1Malaysia Maintenance Fund (TP1M), launched three years ago, would be re-branded and continue to be managed by the current federal government.

**AUG 6** – Khalid said the ministry is taking steps to comprehensively maintain and upgrade the elevators in public housing including PPR projects in the city.

For those who need assistance, get it with the enhanced &amp; simplified SEAL\*

\*Completed properties only.



Setia

## Report Card — The first 100 days

**Name:** Pakatan Harapan government

| NO.            | HOUSING AND PROPERTY SUBJECTS   | SCORE       | STARS     |
|----------------|---|-------------|-----------|
| 1              | To build <b>one million affordable homes</b> within two terms of the government   | 1.23        | ★         |
| 2              | To create a <b>special housing loan scheme</b> for first-time homebuyers  | 2.08        | ★★        |
| 3              | Work with state governments to <b>convert land status for affordable housing projects</b>   | 1.62        | ★★        |
| 4              | <b>Reform the PR1MA programme</b> to prevent cronyism and be more transparent   | 2.39        | ★★★       |
| 5              | To <b>increase bumiputera homeownership</b> through incentives while simplifying the process to build affordable homes on land owned by state Islamic authorities           | 1.85        | ★★        |
| 6              | Set up a <b>National Affordable Housing Council</b> that will bring together the functions of various agencies under one roof   | 3.00        | ★★★★      |
| 7              | <b>Ease the housing loan application process</b> for the B40 and M40 groups   | 2.31        | ★★★       |
| 8              | Building more <b>comfortable and spacious homes</b> for the B40 group   | 1.85        | ★★        |
| 9              | Create <b>more space and public parks</b> to facilitate community activities  | 1.92        | ★★        |
| 10             | <b>Tax incentives</b> to companies that use the latest technologies to reduce the cost of building affordable homes such as the use of industrialised building system (IBS) | 1.92        | ★★        |
| 11             | <b>Prevent land hoarding</b> by setting a time limit for companies to develop their land  | 1.39        | ★★        |
| 12             | Expand <b>rent-to-own schemes nationally</b> in cooperation with commercial banks   | 2.31        | ★★★       |
| 13             | Enable those who are currently renting to <b>migrate to a rent-to-own scheme</b> if they qualify  | 1.85        | ★★        |
| 14             | <b>Incentives to small developers</b> to help increase their competitiveness for a more level playing field   | 1.69        | ★★        |
| 15             | Have <b>consultation and engagement with stakeholders</b> including local communities to listen and get their feedback on issues  | 2.85        | ★★★★      |
| 16             | <b>Gazette the Kuala Lumpur City Plan</b> and draft new city plans (or new transportation or town plans)  | 2.54        | ★★★       |
| 17             | Improve transparency in the <b>government procurement and project tender process</b>  | 2.39        | ★★★       |
| 18             | Study ways to efficiently compile and update <b>housing market data</b>   | 2.15        | ★★        |
| 19             | <b>Recruit and provide training to local youths</b> to become property managers   | 1.23        | ★         |
| 20             | Take over <b>maintenance</b> of low-cost housing projects   | 1.69        | ★★        |
| <b>Overall</b> |   | <b>2.00</b> | <b>★★</b> |

A total of 13 respondents from 12 organisations rated the subjects and the weighted average of their scores was used in the report card.

#### SCORE RATING

★★★★★ 1 Too preliminary to tell  
★★★★★ 2 Progressing albeit slowly

★★★★★ 3 Satisfactory  
★★★★★ 4 Met expectations  
★★★★★ 5 Exceeded expectations

Owning a home just got easier.



BY TAN AI LENG

**M**alaysia's 61st National Day celebrations hold new meaning for our country and its people after the historic change in government following the 14th General Election on May 9. The rakyat is celebrating with fresh fervour and renewed hope and the burden of turning that hope into reality lies largely on the shoulders of the new government.

The moment the new Malaysian government was formed in the days after Pakatan Harapan (PH) won the election, every move of those in government especially the cabinet ministers led by Prime Minister Tun Dr Mahathir Mohamad has been scrutinised by the people who had voted them in with high hopes that the mandate given would be fulfilled.

The new government has just passed its first 100 days which coincides with ongoing National Day celebrations which will culminate on Aug 31.

And while the nation celebrates, it also needs to take stock and keep the new government on its toes. How has the government fared in its first 100 days? How can it move forward to realise the hopes of the people?

To find out, EdgeProp.my has come up with a report card of sorts (see page 6) on the ruling coalition's performance thus far in relation to housing and real estate sector issues and the related promises it had made. A total of 13 respondents from 12 organisations representing relevant stakeholders took part in the poll (see pages 9 to 15).

They were the Real Estate and Housing Developers' Association (Rehda) president Datuk Soam Heng Choon, Rehda Institute chairman Datuk Jeffrey Ng, the Association of Valuers, Property Managers, Estate Agents and Property Consultants in the Private Sector Malaysia (PEPS) immediate past president Foo Gee Jen, its current president Michael Kong, Malaysian Institute of Estate Agents (MIEA) president Eric Lim, Malaysian Institute of Professional Estate Agents and Consultants (MIPEAC) secretary general Low Weng Soon, Institute for Democracy and Economic Affairs (IDEAS) senior fellow Carmelo Ferlito, Save KL Coalition (SKL) deputy chairperson Datuk M Ali, Malaysian Institute of Property and Facility Managers (MIPFM) president Sarkunan Subramaniam, Building Managers Association of Malaysia (BMAM) president Tan Sri Teo Chiang Kok, Malaysian Institute of Architects (PAM) president Ezumi Harzani Ismail, Malaysian Institute of Planners (MIP) president Ihsan Zainal Mokhtar and the Economic Club of Kuala Lumpur president Tan Sri Dr Michael Yeoh.

In the survey, EdgeProp.my has listed down a total of 20 items (please refer to the report card) including election promises related to the housing and property sector that were stated in PH's manifesto. The respondents gauged the efforts of the government in realising key election promises and in resolving issues related to the housing and property sector, based on a minimum score of 1 to a maximum score of 5 as below:

- 1 Too preliminary to tell
- 2 Progressing albeit slowly
- 3 Satisfactory
- 4 Met expectations
- 5 Exceeded expectations

# So far,

MANAN VATSAYANA / AFP



Mahathir (centre) leaves after addressing his first assembly of civil servants from the Prime Minister's office in Putrajaya on May 21, 2018.

We also sought their thoughts on the right things that the government has done so far, the issues it has overlooked and suggestions for improvement going forward.

## Ace for enthusiasm

Overall, most "subjects" (promises/issues) received weighted averages of between 1 to 3 with the bulk of them getting 1 and 2 indicating that it is too early to make a fair appraisal of the new government's performance in such a short time or that there has been progress albeit at snail's pace.

Nevertheless, the respondents said they were generally impressed with the diligence and enthusiasm shown by the relevant ministers in carrying out their duties and their efforts towards fulfilling the promises made.

Most respondents said the new government, particularly the Housing and Local Government Ministry is moving in the right direction in its efforts to help more Malaysians own homes based on recent announcements on plans to ease lending and to set up a centralised affordable housing council to effectively oversee affordable housing development.

The respondents admitted that housing and development concerns are complicated issues that will need time and careful study to resolve. Nevertheless, they believed that the current government is open to engagements with stakeholders to find solutions to the issues.

As MIP's Ihsan said, the scores given in the poll do not reflect a failure due to a lack of effort but due to the difficulty in measuring the long-term efforts required in dealing with housing and property issues.

## Best performing subjects

Among all the promises/issues, five of them were rated the highest. These were:

1. The setting up of a National Affordable Housing Council (rated 3)
2. The government's openness to consultation and engagement with stakeholders for feedback (rated 2.85)
3. The move to gazette the Kuala Lumpur City Plan and to draft out new city plans (rated 2.54)
4. Reforming the PR1MA programme (rated 2.39)
5. Improving transparency in the public procurement and project tender process (rated 2.39)

However, there were also areas which some respondents deemed important but have made little or no progress (rated below 2).

These were the promises to provide incentives to small developers to help raise their competitiveness, to take over the maintenance of low-cost housing projects, to work with state governments

CONTINUES NEXT PAGE

# so good?

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# More engagement with stakeholders needed

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## FROM PREVIOUS PAGE

to convert land status for affordable housing projects, prevent land hoarding activity by developers, to build one million affordable homes within two terms of the government, and recruitment and training for local youths to become property managers.

Change takes time and this was acknowledged by the respondents with a few willing to give the government another six months to one year to come up with more concrete results.

As M Ali of SKL mentioned, the execution of some of the manifesto pledges is expected to be delayed due to current challenges that the new government is facing.

## What next?

More importantly, besides rating the government's performance, the poll participants have also offered some pointers for the government moving forward.

One point that kept cropping up was the call for the government to have more engagement with relevant stakeholders.

Many of the respondents such as Rehda, Rehda Institute, MIEA, MIP, SKL, PEPS and BMAM concurred that engagement with the local community and professional bodies are important to resolve housing problems such as the mismatch in supply and demand in the housing segment.

Ng from Rehda Institute said the new government has to work hand-in-hand with state governments, NGOs, local authorities, the private sector and all relevant stakeholders in the affordable housing industry to effectively deliver its promises as a long-term objective.

Meanwhile, Rehda's Soam said the issue of cross subsidies for low-cost housing, rising compliance cost and the release of unsold Bumiputera units shouldn't be neglected either when resolving affordable housing issues.

To improve the overall housing and development ecosystem as well as to ease homeownership, Rehda and Rehda Institute, as well as MIPEAC reckoned that the government needs to take a holistic approach and not only focus on a single problem.

PAM urged the government to establish effective platforms for engagement between architects and government agencies so that both have an equally clear picture of the loopholes in the current planning and development ecosystem.

Meanwhile, The Economic Club of Kuala Lumpur, BMAM and MIP opined that rent-to-own (RTO) schemes could be an effective way to help more Malaysians own a property, hence greater emphasis needs to be given to RTO schemes to enable purchasers to eventually buy the house.

On the issue of end-financing, although the Housing and Local Government Ministry has said it is making efforts towards helping homebuyers get



The setting up of the National Affordable Housing Council was the highest rated promise in terms of progress.

KPKT

easier access to home loans, IDEAS' Ferlito warned that the new government should not overlook the financial risks that could come with a relaxation of lending policies.

Low from MIPEAC also hopes that red tape can be reduced as he felt that the people still have to deal with a lot of bureaucracy in the government administration which could put a drag on change.

As the nation strives to build a safe and harmonious community, MIPFM's Sarkunan expressed concern over public safety and hoped that the new government will pay more attention to social problems especially among the young.

There is certainly much to do moving forward but it is heartening to know that the government is open to feedback and suggestions which various stakeholders are more than willing to provide. After all, the goal is to come up with decisions and policies that benefit the people. Certainly to build a strong and vibrant Malaysia, the government will need all the help it can get as we look forward to celebrating many more National Days to come.



Housing and Local Government Minister Zuraida Kamaruddin (second from right) during a working visit to Kota Samarahan, Sarawak.



Taman Tun Dr Ismail Market traders donating to Tabung Harapan, a trust fund for Malaysians to help ease the country's financial situation.



Minister of Federal Territories Khalid Samad (fourth from left) chairing the first council meeting with KL City Hall and KL MPs.

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# Forward MARCH

More than three months in, what has the government done right so far? What has it missed? More importantly, how should it move forward?

Focusing on the housing and property sector, **EdgeProp.my** garnered some feedback and suggestions from the ground. Representing the views of economists, property developers, consumers, real estate consultants and other stakeholders in the industry, these 13 spokespersons from 12 organisations had also taken part in a poll to rate the government's performance in its first 100 days with regards to housing and property-related issues (see pages 6, 7 and 8).

## Datuk Jeffrey Ng

Chairman, Rehda Institute

**B**ased on EdgeProp.my's survey, the new government's performance in the past three months is at the lower end (too early to tell).

However, taking into account that the issue of affordability in the housing sector is very complex, it would be unfair to insist that the new government must achieve their promises within the first 100 days.

More importantly, various announcements made by the new government are definitely steps in the right direction, especially to effectively overhaul the affordable housing delivery system. It is better not to rush into any new policies and regulations if these are not well thought through. Any shortfalls can create future

problems and confusion for all stakeholders when implementing them.

It is no big deal if they pass the 100 days, so long as the new policies and regulations are implemented effectively and equitably. The devil is always in the implementation of structural changes.

However, there are some laudable moves. For instance, the announcement to set up the National Affordable Housing Council, as well as to gazette the Kuala Lumpur City Plan as soon as possible, are definitely very positive.

Of course, there are many issues which are currently being looked into by the new government that may be "work in progress", or pending announcements in due course, which we are not privy to.

Overall, the new government seems to be looking into all the right areas to address the problems unresolved by the previous government."

### Suggestions

"There are two agendas, which might have been overlooked, that should be addressed by the new government; regular surveys to keep track of affordable housing demand and identify potential land banks for affordable housing development.

There is a need to conduct regular surveys and periodic national census to gauge the demand side of affordable housing requirements, whether such surveys or census are on the current and future demand of affordable housing, or house ownership eligibility based on household income, or the type of housing products required, or suitability of locations.

The Ministry of Housing and

Local Government (KPKT) should work with other ministries and government agencies to ascertain the supply side of affordable housing. This is to ensure that the setting up of the National Affordable Housing Council would be in the best position to register all genuine eligible affordable homebuyers from the M40 and B40 groups, and matching them to available supply in all locations in the different states of the country.

Meanwhile, it is also crucial that the new government identifies and takes stock of all available existing potential land banks, which are owned by the federal government, state governments, public sector agencies, and GLCs, which

are suitable for affordable housing development.

The new government can take a holistic approach to formulate future supply of affordable homes on a sustainable basis, in the form of townships or Transit-Oriented-Developments for affordable housing eco-system suitability.

Another suggestion is for the new government to work hand-in-hand with state governments, NGOs, local authorities, private sectors and all relevant stakeholders in the affordable housing industry in order to deliver the manifesto as a long-term objective."



**"There is a need to conduct regular surveys and periodic national census to gauge the demand side of affordable housing requirements."**

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## Ihsan Zainal Mokhtar

President, Malaysian Institute of Planners

“

believe that it is too early to assess the new government's actions and policy on the housing and property sector, as it may need a longer period to be able to do so.

“[The scores given] do not reflect a failure due to a lack of efforts, but because it is difficult to measure the long

term efforts required in tackling issues related to the housing and property sector.

Over-regulation is always a worry and I think that the new ministers should engage more with all stakeholders, including the professionals. It would also be wise to talk to the previous government and ministers, as the current cabinet and related ministries are very new.

It is also wise to look at concepts such as rent-to-own, when it comes to home ownership. It has to be properly discussed, especially with the public. Another point I wish to raise, is that the Kuala Lumpur City Plan 2020 should have proper scrutiny before the gazette-ment takes place.”

**“The Kuala Lumpur City Plan 2020 should have proper scrutiny before the gazette-ment takes place.”**

## Foo Gee Jen

Immediate past president, Association of Valuers, Property Managers, Estate Agents and Property Consultants in the Private Sector Malaysia

“

Overall, there is limited time for the government to make meaningful progress in the first 100 days of administration. However, they have displayed good understanding and sound judgement about the housing issues in Malaysia. The govern-

ment seems to have good understanding about the challenges and reality of the property sector, especially when it comes to affordable housing. Thus far, I would regard their identification of the issues as relevant and timely.

The government has done right in recognising that the affordable housing policy needs to be centralised for efficient resource allocation and effective delivery; to suggest and to determine affordability at state-level; looking to rectify the qualitative aspects of housing in the National Housing Policy 2.0 (NHP 2.0) such as future building concept, size and amenities to address mismatch in the production of affordable housing; setting up a centralised and reliable data repository to keep track of current and future developments; and drafting the commercial development act which would promote healthy practices and safeguard the interest of all parties.

In months to come, anticipation will be on the government's pledges to establish the National Affordable Housing Council and the release of the NHP 2.0 which is expected to come up with a renewed assessment of housing matters. In July, KPKT was reported to be in talks with NAPIC (the National Property Information Centre) to sort out arrangements for setting up a data repository — this is a move that many have been calling for.

It is heartening to know that KPKT is actively engaging

with various parties from the real estate, financial and public sectors to gather opinions and devise comprehensive solutions. A number of initiatives have been suggested by the KPKT itself and we shall wait and see how they turn out to be. The ensuing execution and enforcement mechanism is as paramount as the implementation.

Nonetheless, considering this is only just past the third month of the formation of the new government, the Cabinet formation and the resumption of Parliament seating, the real performance can only be determined when the

proposals are administered as policies, bearing in mind that there are tedious due processes that need to be carried out (such as legislation amendments).

While promoting home-ownership is desirable, financial stability has to be preserved as well. The existing EPF (Employees Provident Fund) withdrawal permission for home financing is welcomed as this essentially means converting savings in the form of cash to asset.

Allowing more lenient loan approvals however, is more intricate. Overly loose loan requirements could result in financial institutions underwriting more risks and the moral hazard of recipients taking on excessive financial commitment beyond their capacity.

It is also equally important to promote a property market with healthy and sustainable growth. Erratic policy changes, such as the freezing of development approval, should be avoided as shocks may dampen investors' confidence and trigger adverse reactions. Measures that are being introduced must be deliberate and well-articulated, backed by careful assessment of possible outcomes.

To achieve targeted delivery, fair distribution, and transparent allocation of affordable houses, the back-

**“Anticipation will be on the government's pledges to establish the National Affordable Housing Council and the release of the NHP 2.0 which is expected to come up with a renewed assessment of housing matters.”**



# Owning a home just got easier.



**"Real estate policies should be looked at holistically."**

## Michael Kong

President, Association of Valuers, Property Managers, Estate Agents and Property Consultants in the Private Sector Malaysia

**"**In general, the current government is on the right track. Structural changes are difficult and have to be carried out carefully and slowly, step-by-step, minding every little matter and detail to achieve the desired objectives. Several major issues have to be carefully studied and researched. A properly planned programme is better than a rushed one.

The government has done right in improving transparency in the government's procurement and project tender processes. Transparency enables the people or responsible parties to ensure that things are done in the right way, preventing hidden agendas and personal benefits.

Engagement with stakeholders is an important

aspect of good governance and policy making. The new Pakatan Harapan government is already engaging the people for consultations and feedback to understand what went wrong and what is better, for the sake of nation building in general and real estate development in particular.

The current emphasis of the new Pakatan Harapan government in relation to real estate is primarily focused on the M40 and B40. However, real estate policies should be looked at holistically, involving the T20 group as well as foreign investors to ensure a vibrant and sustainable real estate market in the long run. There shouldn't be 'knee jerk' policies that will spook foreign investors and disrupt the equilibrium of the market."

### Suggestions

"To improve and achieve targets, the government should continue to engage and have more dialogues with NGOs, professional bodies, and developers to understand the underlying problems and issues with

regards to the real estate market.

A holistic plan should be carefully crafted and formed to deliver benefits to the people in each category from the low, middle, and high income groups.

Although a part of the whole community needs help and aid from the government, surely the other parts of the community make up the market and the country as a whole."

ground of the applicants needs to be ascertained. This is to ensure the applicants' eligibility criteria are fulfilled, and prevent multiple-ownership of affordable houses. The centralisation of affordable housing schemes under one agency should make this possible.

The government should not be the provider of affordable housing in the long-term. This is because it would be financially unsustainable to continuously subsidise houses, given that land and input costs are ever-increasing. Looking at the aspect of basic needs, the priority should be in ensuring every Malaysian has a roof over their heads, it may be rented or owned. The government should step up provision of public rental housing to serve as interim accommodation that has low barrier of access to all.

Rental income gives liquidity and steadier flow of revenue to the government, compared to developing affordable houses for sale at a subsidised price. It has to be said however, that improvements on rental market and practices in Malaysia (e.g. tenant and landlord profiles repository, tribunal to solve dispute, comprehensive tenancy act) are needed for the rental market to be well-received by the public.

At present, the affordable housing segment is by and large a supplementary product in the open market where the parties involved and transaction mechanisms are not exclusive. Therefore, it is unlikely that house prices in the open market can be controlled since market forces cannot be contained. As such, keeping house prices at affordable levels would be challenging. The ultimate solution to enhancing affordability of Malaysians still lie in improving the income level and purchasing power.

While a number of mega projects have been scrapped or put on hold to restore fiscal discipline, the government needs to continue looking into improving public transport as connectivity could essentially reduce the cost of living, raise productivity, unlock new development areas, and extend the reach of residential areas. This would then ease the upward pressure on price caused by over-demand of residential properties in a few limited locations. The Ministry of Transport's plan to develop affordable housing projects on Railway Assets Corporation's land is very much welcomed.

The present discourses are focused on setting up the right system. There shall be more attention on optimising the development costs after this, such as incentives for IBS (Industrialised Building System) and reducing compliance costs for developers."

**"**In the first 100 days after Pakatan Harapan took over Putrajaya, they have been busy clearing up the mess made by the previous government and have to sort out some financial challenges at the moment. This is why they have not been able to move forward in executing the promises they had made before the election fully. Their focus is currently pretty much on fire-fighting.

My prediction is that the execution of manifestos will only happen six to 12 months later. The first 100 days is a tough period, given the current challenges that the new government is facing.

It is also a good lesson to the new government to not over-promise, before actually understanding the situation. Having said that, many advanced countries face similar problems during transition periods despite being more transparent.

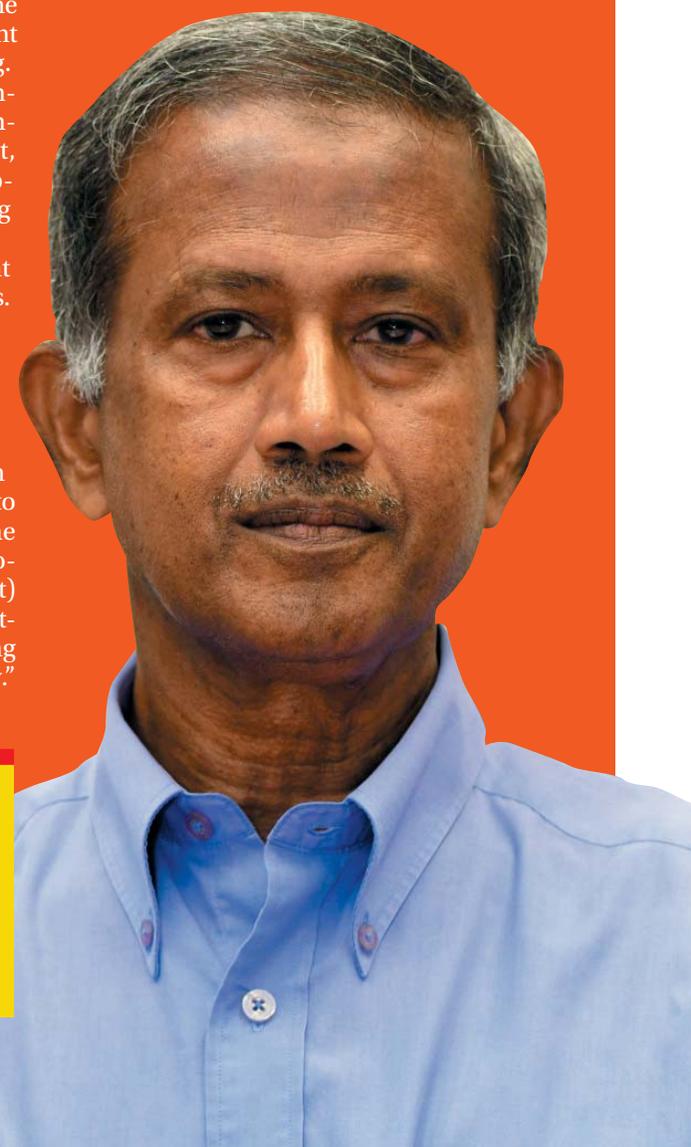
I will not judge what the new government has done right or wrong in just a hundred days. However, I think the change (in government) is the most important thing achieved. Other than that, there are still a lot of questions to be answered.

I think the most important thing is to set up an effective, functioning, transparent, and open minded government. The government needs to go to the right place to do the right thing. The chaos in the beginning is acceptable. The people will understand that you (the government) need time and support to get the engine started and warm up, but it shouldn't take too long because we already have the full cabinet now."

**"It is a good lesson to the new government to not over-promise, before actually understanding the situation."**

## Datuk M Ali

Deputy chairperson, Save KL Coalition



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## Eric Lim

President, Malaysian Institute of Estate Agents

“Basically, most [of the policies] are still under planning and nothing concrete has been executed [during the 100 days]. However, the government has done right in making the effort to engage with Bank Negara Malaysia, commercial banks and other stakeholders to understand the issue of property lending, while putting all the agencies for creating affordable housing under one single entity.

But they have somehow overlooked the M40 category while putting too much emphasis on B40. The challenge faced by the M40 in urban areas is something the government needs to look into. I hope the government can have more engagement with the relevant bodies associated with the target group. These are the parties that understand the underlying issues faced by the general market.”



“I hope the government can have more engagement with the relevant bodies associated with the target group.”

## Datuk Soam Heng Choon

President, Real Estate and Housing Developers' Association

“Since the new government came into power in May this year, and the Cabinet ministers named later on, several measures have been announced or proposed with the purpose of elevating the nation's growth, economy and stability.

However, as it has only been slightly more than three months since the new government took over, it would be difficult to make comments on their performance to date, at this point of time.

Nevertheless, we are happy to note that they have taken into consideration some of the proposals that Rehda had earlier put forward to the government.

The announcement by the National Housing Department to establish a singular entity to oversee and coordinate the development of social and affordable housing in the country will certainly go a long way towards achieving the homeownership agenda, especially for those in the B40 and M40 categories.

The announcement of the establishment of a

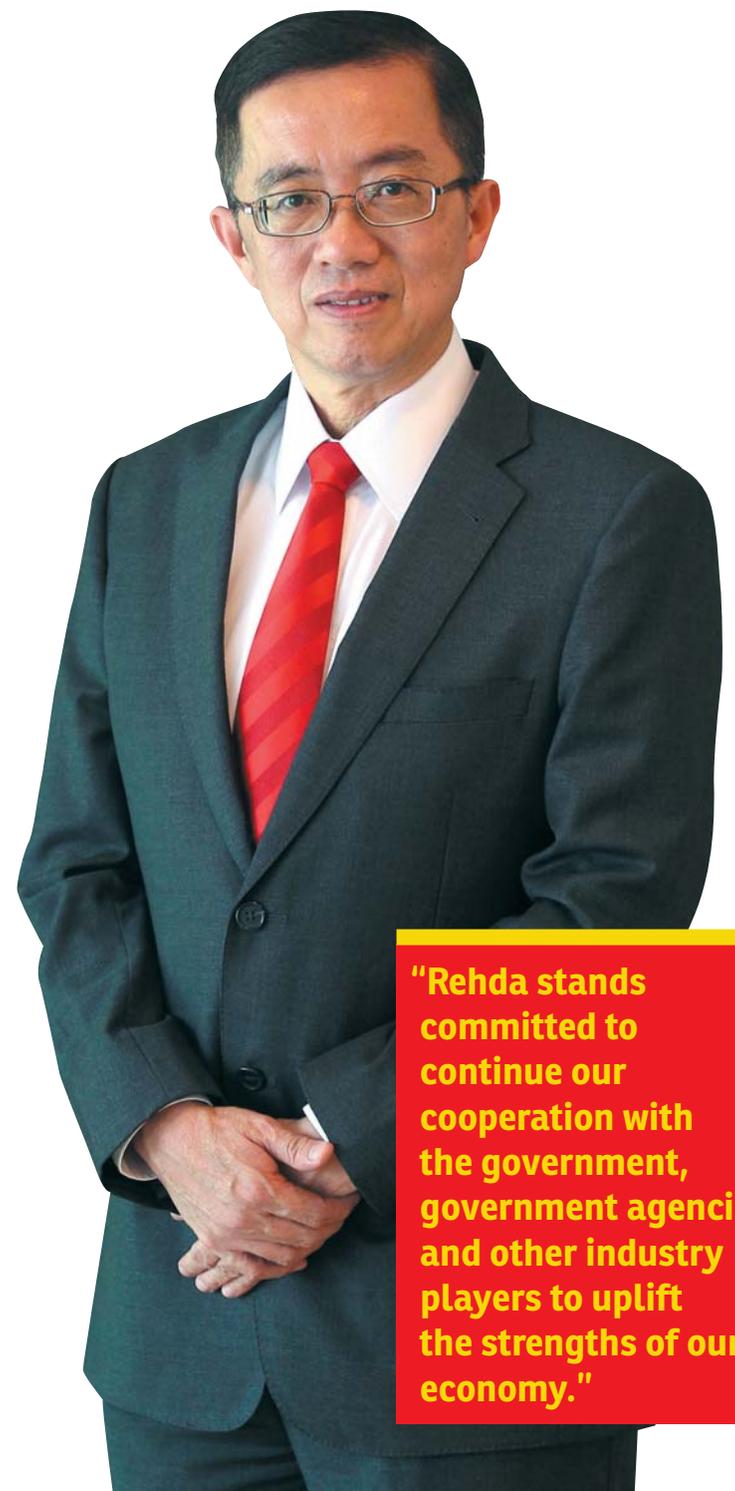
central agency for data collection is also much welcomed by developers. The availability of such data will enable developers to make informed decisions in their purchasing of land, the type of properties to build, as well as pricing, so as to deliver what the consumers are looking for. Similarly, the availability of such data will also benefit purchasers.

Other than that, the announcement by the KPKT Minister on the government's plan to introduce a new housing loan scheme to help the M40 and B40 household groups to buy houses will hopefully help to solve the end-financing issues, especially among this specific target group.

We also look forward to the discussion between the Ministry and Bank Negara Malaysia, in finding amicable solutions to the end-financing problem.

The government has only been in power for several months and should be given time to look into the many issues faced by the various industries.

For the property industry, we hope the government will continue to introduce measures and initiatives towards the betterment of the industry.”



“Rehda stands committed to continue our cooperation with the government, government agencies and other industry players to uplift the strengths of our economy.”

### Suggestions

“We hope the government will give priority to:

- More measures to facilitate home acquisitions among the rakyat, especially for first-time house buyers. First-time home buyers are mostly young executives with minimal funding and savings, and face many issues when purchasing a house, such as the inability to pay the 10% down payment.
- Addressing issues of cross subsidisation in the country. Cross subsidies for low-cost units are shouldered by buyers of oth-

er segments within a project, which causes property prices of other segments to increase. Rectifying the issue would be able to tackle the prices of properties in the other segments.

- Active measures to reduce the cost of doing business. Developers are currently asked to pay/provide for land conversion premium, planning requirements for facilities and social amenities, construction levy, foreign labour levy, compliance of construction site requirements and capital contribution charges (water, sewerage,

TNB), among many others.

- Measures to assist in the clearing of unsold stock, as well as release of unsold bumiputera units so that capital is not tied up and can be utilised.

We hope the government will continue engaging with industry stakeholders and Rehda stands committed to continue our cooperation with the government, government agencies and other industry players to uplift the strengths of our economy and ensure that the prosperity of the nation as a whole is preserved.”

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## Ezumi Harzani Ismail President, Malaysian Institute of Architects

**"Change in leadership isn't enough. It requires strong leadership to change the civil servants too."**



“The new government is working hard to handle the issue of affordable housing. However, the same administrative officers and staff from the previous government remain inefficient. There is no sign of improvement at the administrative and working level. Business as usual, they remain pessimistic, without motivation to improve the situation. Change in leadership isn't enough. It requires strong leadership to change the civil servants too.

From our experience in dealing with passive and poor performance among KPKT staff and officers, many initiatives proposed by the industry and business communities were not implemented or even adequately considered. The issues on partial certificate of completion and compliance (CCC) for Vacant Possession are still left unattended and without proper solution. They don't even try to understand the meaning of Partial CCC as stipulated in the Uniform Building By-Laws.

The ministry has also not found the core reason for the imbalance in the affordable housing segment. KPKT should gather as

much information from the construction industry players – developers, architects, engineers, contractors and banks to find out.

If they go to the grassroots, they would know that compliance costs for construction is the culprit. There are too many unnecessary regulations imposed by regulators that contributed to additional cost of developments.

At present there are many issues tied to the inefficiencies of local governments that are actually contributing to the high cost of development. For example, some local authorities (PBT) have yet to gazette their local plans. This has led to landowners having to do a search on adjacent parcels of land to get their neighbour's planning approval (Neighbour's Notice/Notis Berjiran) for a proposed development. For each search, the PBT collects money from the landowner. Is it any wonder why PBTs are dragging their feet to gazette local plans?

The government has done right in terms of addressing the shortage of affordable housing, and they have sought the advice of Bank Negara regarding the financial loan structure that can be offered to the rakyat.

They have done the right thing to centralise the affordable housing development agencies such as PRIMA, PPA1M, PPRT and others. However, the new central agency has yet to be functional.”

### Suggestions

“They need to relook at the people advising the government in housing matters. The same officers advised and failed the previous government. It is time for the new government to get a new set of officers who understand the industry and public issues, and make necessary changes to the institution.

I am very concerned with the announcement made by the Housing Ministry recently about loopholes in the CCC system and their intention to introduce a new Act

to regulate commercial developments. Have they studied and tried to understand the system first before making changes to the regulations?

Establish more programmes and platforms for engagement with professional bodies, business organisations and public /communities in order to receive the true and proper feedback of what is happening on the ground. Don't just listen to the same officers.

We need to help the new government to understand the real

issues and resolve it objectively. The present government officers who have served under the previous government still behave just like before, dragging their feet and refusing to change. They have little understanding of industry matters and keep on imposing new barriers to the building and construction industry, thus impeding its growth.

They must be replaced with a new generation of people who are more qualified, and eager to change, and make things better for the nation.”

## Tan Sri Teo Chiang Kok

President, Building Management Association of Malaysia

“The new government's enthusiasm is remarkable and they have done right in addressing the obstacles and working on possible solutions. However, the government needs more consultations with the industry, to get practical suggestions that will lift the industry out of the present challenging environment and reduce the cost of development.

There is concentrated focus to solve the affordability gap, but there needs to be a more urgent focus on solving the current overhang in unsold properties. The gap in affordability is the result of callous impositions that led to the rising cost of development. Hence, the government needs to review all such unfair impositions, and reduce unnecessary and unfair compliance costs while de-emphasising house ownership, and introduce more rental housing for those who are unable to afford a house at the moment.”



**"The government needs more consultations with the industry, to get practical suggestions that will lift the industry out of the present challenging environment."**

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## Carmelo Ferlito

Senior Fellow, Institute for Democracy and Economic Affairs

**"I would suggest that the government improve and achieve their targets moving forward, by letting the boom turn into a bust."**



“

It seems that the government took the housing issue very seriously, but that does not necessarily mean that it acted in the right way. There are two emphasis points, which pose a great concern — introducing favourable loan conditions for the B40 and M40, and decreasing the number of agencies involved in the affordable housing market (from 20 to 6).

First of all, the general premise to our comments is that 100 days for plans regarding the housing market is really a very limited period of time. Therefore, sound judgement would be possible in six months' time. Nevertheless, it is positive that the government takes great concern with the issue and wants to be operational in a fast way, to announce a new housing loan plan by September 2018.

However, relaxed loans might prolong the period of high prices, delaying an unavoidable crisis (the only real way to get prices moving downwards), and increasing the financial exposure of households in general.

It is curious to see that Bank Negara was not supportive of such a move in the past, while it now seems more open to ease the credit conditions for the housing market.

Reducing the number of agencies involved in the affordable housing market will not really solve the problem, as long as the government is not able to gather the necessary information for sound planning, because information can be collected only via dispersed interaction in the market.

Instead, a gradual step back by the government

from direct intervention is required, in order to attract private investors towards the affordable housing market, where they are presently crowded out by government action.

This would help the necessary reshaping of the capital structure, from the high-end sector towards the affordable housing market. The government should eventually focus on a system of fiscal incentives for the developers. The government's concern is right, although the actions announced so far do not point in the right direction.

It is impossible for the government to implement a plan consistent with the market needs, because the government acts beyond the market. Some of the points they have overlooked include the financial risks linked with the possibility of easy credit, and the need to open up the affordable housing market to private developers and the interplay of market forces. They have also overlooked the possibility to ease access to the market for foreign buyers who meet certain criteria, such as long term residents and stable taxpayers.

### Suggestions

"I would suggest that the government improve and achieve their targets moving forward, by letting the boom turn into a bust. That is the best way to see prices move down, and to favour market-oriented solutions rather than government-driven ones, such as involving private developers in the affordable housing market.

It is also important to avoid easy credit, to improve financial literacy, and to promote pre-rent mentality."

## Low Weng Soon

Secretary-general, Malaysian Institute of Professional Estate Agents and Consultants

“

I think the government is progressing, albeit slowly, but that's understandable given the huge debt situation as announced by Finance Minister Lim Guan Eng.

We laud the new government's efforts to improve transparency in administration, especially with regards to some allegedly dubious land transfers related to DBKL (KL City Hall) and in wanting to make things right.

The federal territories minister has recently stated in Parliament that he wants the KL Draft

Plan 2020 (to be) gazetted as soon as possible, and he would ensure all FT Members of Parliament, including those from the opposition, be involved in future development plans.

Meanwhile, KPKT is working with Bank Negara Malaysia to ease housing loan requirements for home buyers, in a bid to reduce the number of unsold completed residential units in the country. This is a welcome move.

The new government is now in a state that can be likened to a fire-fighting mode. So many things are clamouring for immediate action."

### Suggestions

"Bureaucracy is still prevalent. For example, if one were to apply for a licence or permit, besides the usual conditions, there is still a lot of discretionary power given to the processing officer and the committee approving it. There needs to be

clear cut procedures, conditions, and time frame stated for processing applications. This would greatly reduce the temptation for any party to shorten or bypass the process through solicited or unsolicited monetary incentives.

There is also a need for information to be readily available. A developer has to know what is happening in the surrounding areas, and the limitations of development, before even buying a piece of land for development."

**"There needs to be clear cut procedures, conditions, and time frame stated for processing applications."**

# Owning a home just got easier.



## Sarkunan Subramaniam

President, Malaysian Institute of Property and Facility Managers

“For the past 100 days, after Pakatan Harapan took over Putrajaya, I think they are doing okay so far in terms of property and real estate-related policies.

While we are still waiting for the release of the National Housing Policy 2.0 in September, I think the Housing Ministry should make sure that they talk to every stakeholder in the industry and do enough research before they conclude

the drafting of the policy.

We have all noticed that the ministry is more focused on affordable housing, homeownership of the B40 and M40 groups and their living environment. However, we must not neglect other housing issues in the nation. It is necessary to do comprehensive research and talk to everyone, in order to come out with a good housing policy.

Nevertheless, I think the housing ministry and government as a whole are moving in the right direction, and have sent out clear, strong and powerful messages — to fight against corruption, increase transparency and to correct some wrongdoings in the past. These are the core issues being looked into by the new government.”

### Suggestions

“There are some things that the government may need to pay more attention to, such as the issue of safety and security. Problems such as gangsterism and social problems among the youth need to be addressed.

It is necessary to ‘clean’ up the police force. We need the police to be transparent, loyal and trustworthy to protect the rakyat. Gangsterism is the root of many community and society safety problems. In order to build a community that

is safe and harmonious, it is necessary to address the root of the issue.

After 100 days, the dust (from the General Election) would have settled and all the ministries formed and running. I think one of the first things to do now is to identify the main duties and focus of each ministry to avoid overlap.

In the past, a few ministries had the right to comment or investigate an issue, which caused confusion among the public, as well

as a waste of resources.

I think this could be avoided by setting clear terms for every ministry and department. They need to know their duties and boundaries.

Another thing that I’m suggesting is to make it very clear as to who can make statements to the public. I think it should be the job of the minister, because he or she is the one presenting new suggestions in the cabinet. He or she should be the only one to make official statements in public.”

“There are some things that the government may need to pay more attention to, such as the issue of safety and security. Problems such as gangsterism and social problems among the youth need to be addressed.”



LOW YEN YEING | EdgeProp.my

## Tan Sri Dr Michael Yeoh

President, Economic Club of Kuala Lumpur

“The new government has just come onboard for no more than a few months. Some of the ministers have just been sworn in in July. In such a short time, now would be a bit too early to assess their performance.

However, statements made by the new KPKT Minister Zuraida Kamaruddin have been very encouraging, as she seems to be fervently looking into the problems faced by industry players, house buyers, as well as the overall environment of the industry.

KPKT is constantly meeting and organising dialogue sessions with key stakeholders to understand their problems and discuss ways for resolutions. This is something which I think they have done right and have met public’s expectations.

Other laudable moves by KPKT include mooting the set-up of the National Affordable Housing Council, that will enable the ministry to centralise all affordable housing schemes under one roof. This will avoid confusion and enable the ministry to handle all related problems efficiently.

Besides this, the industry also looks forward to the review of the National Housing Policy, with the expectation that it could improve the overall demand-and-supply situation in Malaysia, as well as encourage homeownership for genuine homebuyers.”

### Suggestions

“We suggest that KPKT put more emphasis on rent-to-own (RTO) methods of homeownership and encourage industry players to offer more housing projects under the RTO schemes that enable purchasers to rent first and then convert to become the owner of the house later when their financial conditions are stabilised.

Meanwhile, to prevent unrealistic housing price growth, we also suggest that the ministry review the approvals for high-end condominium developments.”

“The industry also looks forward to the review of the National Housing Policy, with the expectation that it could improve the overall demand and supply situation in Malaysia.”



LOW YEN YEING | EdgeProp.my

For every project, 1 buyer will win a 31.8%\* cash rebate.

\*T&C apply.



Setia

# Goals, challenges and a wish for the nation

It is not easy serving the people, as many of the new Malaysian cabinet ministers are quickly finding out. Nevertheless, many have undoubtedly taken the bull by the horns, in trying to get a good grasp on their new roles and the many issues they have to contend with.

While the new government and the ministers' performance in the first 100 days have been and will be continually assessed — by the public, by professional bodies, by the private sector and just about everybody — what do the ministers think of their own performance thus far?

We asked three cabinet ministers — Housing and Local Government Minister Zuraida Kamaruddin, Works Minister Baru Bian and Federal Territories Minister Khalid Abdul Samad for self-evaluation, and about the challenges they face. In conjunction with National Day 2018, they also revealed their one wish — to build a nation for all Malaysians.



## National Day wish

"This is our country, let us never forget that the government now is ourselves, a government that will work and strive for the benefit of the rakyat. All of us must stand together as one entity in order to ensure the betterment of all Malaysians."

## Zuraida Kamaruddin

Housing and Local Government Minister

The first woman to helm the ministry, Zuraida holds a degree in Social Sciences as well as a degree in Sales and Marketing. She has been the Ampang MP since 2008 and is the Wanita chief of Parti Keadilan Rakyat (PKR), a component party of Pakatan Harapan.

### What do you think of the ministry's efforts in achieving the government's promises related to housing and the property industry so far?

As the minister of KPKT (Ministry of Housing and Local Government), I would say that the ministry is doing its best in fulfilling our promises related to the housing and property industry. All action taken by the ministry is well-planned and equipped with sufficient

## Baru Bian Works Minister

A lawyer with his own legal firm, he made history as the first leader of the Lun Bawang community in Sarawak to be appointed a cabinet minister. He is also Sarawak PKR chief.

### What do you think of the ministry's efforts in achieving the government's promises related to housing and the property industry so far?

The main focus of the Ministry of Works (MoW) has always been the wellbeing and safety of the rakyat through infrastructure developments. These objectives can be realised and accelerated with the utilisation of the latest technology including mechanisation and automation.

The ministry has launched and is actively working towards implementing the adoption of Industrialised Building System (IBS). Through its ecosystem, the MoW together with the Construction Industry Development Board (CIDB) has engaged various ministries and technical agencies to expedite the adoption of IBS in both public and private projects.

Targeting full implementation in 2020, CIDB also conducts training sessions for manufacturers, installers and distributors of IBS construction products and services.

To further boost the adoption of IBS in the construction industry, various incentives and training including tax incentives for IBS-related machineries are being reviewed.

MoW also aims to require all private projects worth more than RM50 million to be carried out using IBS. The MoW will also ensure full commit-

ment and involvement of all government agencies and local authorities to facilitate the achievement of this goal.

To date, the MoW and the relevant agencies have completed a comprehensive proposal with regards to IBS in infrastructure development, including affordable homes.

### What are some of the challenges faced by the ministry in meeting its goals?

Future infrastructure challenges will be on ways to reduce cost, while ensuring resource efficiency through the Industrial Revolution 4.0, the Internet of Things (IoT), improved vehicles (self-driving autopilot), mobility, seamless connectivity, mechanisation, and automation.

There is also an urgent need to upskill the construction workforce to keep pace with modernisation and efficiency gains in the construction industry, to make the industry attractive to the locals, and get away from the stigma of 4Ds (dangerous, dirty, difficult, no dignity) thereby reducing dependence on foreign labour.

Another challenge would be in keeping up with the maintenance of roads which often suffer damage due to our tropical weather that brings heavy rains and extreme heat. The differences in soil types and conditions also contribute to various issues that crop up regularly. This requires continuous effort by our agencies, resulting in greater resources in the form of cost, time and energy.

Moreover, currently the MoW is moving towards using open tenders extensively, with transparency, especially for large-scale government projects. This is to ensure public funds are well spent. It is



## National Day wish

"My wish is very simple. It is to live in a Malaysia where every citizen is seen as a Malaysian, and has equal opportunity to succeed in every aspect of life. Where we can build this nation together, to make it truly a country for every Malaysian. Where every citizen will be proud to belong to Malaysia and be called a Malaysian."

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study. This is with regards to all matters including the introduction of new policies and all action that has been taken by us.

Regarding affordable housing, we have taken many steps to ensure that our goals to build one million affordable houses can become a reality. That is why we are engaging state governments, property developers and various other agencies, because their cooperation is very much needed for this to be achieved.

Our Dasar Perumahan Negara 2.0 or National Housing Policy 2.0 and National Affordable Housing Council are underway. We hope that by next year, all these policies can be implemented to ensure that all Malaysians will benefit from these action plans.

KPKT's vision is not just to build houses. We are also building communities. In order for that to be achieved, the National Community Policy is being drafted with the aim of improving the living conditions of the rakyat.

It is important for us to be realistic in our vision and mission. For these plans and policies that are being crafted, studies and research have been conducted by experts to ensure that they can be effectively implemented.

#### What are some of the challenges faced by the ministry in meeting its goals?

I have said previously in my statements, that it is imperative for everyone to be on the same page. Towards this end, we constantly engage with the various stakeholders including the property industry, developers, house buyers, media, and most importantly the rakyat themselves.

#### What do you and the ministry hope to achieve by the next National Day?

We hope that all of our plans to uplift the living conditions of all Malaysians will become a reality.

crucial to prevent wastage, and it is the obligation of the government to always ensure that this money is spent optimally.

The Pakatan Harapan government will improve the government's procurement and tendering system to ensure that it is more competitive, and thereby generate the best value for public funds by reviewing the existing procurement procedures. We will eventually introduce a new Government Procurement Act.

As we speak, the Ministry is in the midst of reviewing all previously approved infrastructure projects so that they can be prioritised based on need. The Ministry is responsible for providing much needed infrastructure to improve the standard of living, and priority will be given to projects that are truly impactful to economic development and connectivity.

Projects which had been signed and duly assigned to the appropriate contractors would be continued, unless there are issues raised against them. We are working towards ensuring that the MoW is efficient, transparent and accountable in all its dealings.

#### What do you and the ministry hope to achieve by the next National Day?

Focused and guided by the comprehensive Buku Harapan to enhance the wellbeing of the rakyat, and towards better infrastructure development, the MoW is committed to elevating mobility and connectivity through development and maintenance of roads especially in rural areas.

The MoW will optimise our coordination with the state governments on infrastructure projects such as dilapidated schools and hospitals particularly in Sabah and Sarawak. States in the peninsula will also be given due attention, so that the infrastructure projects will have a positive impact on all Malaysians.

The Ministry and its six agencies including professional boards will strive and utilise all our resources to garner solid development of the infrastructure and construction sector in Malaysia.

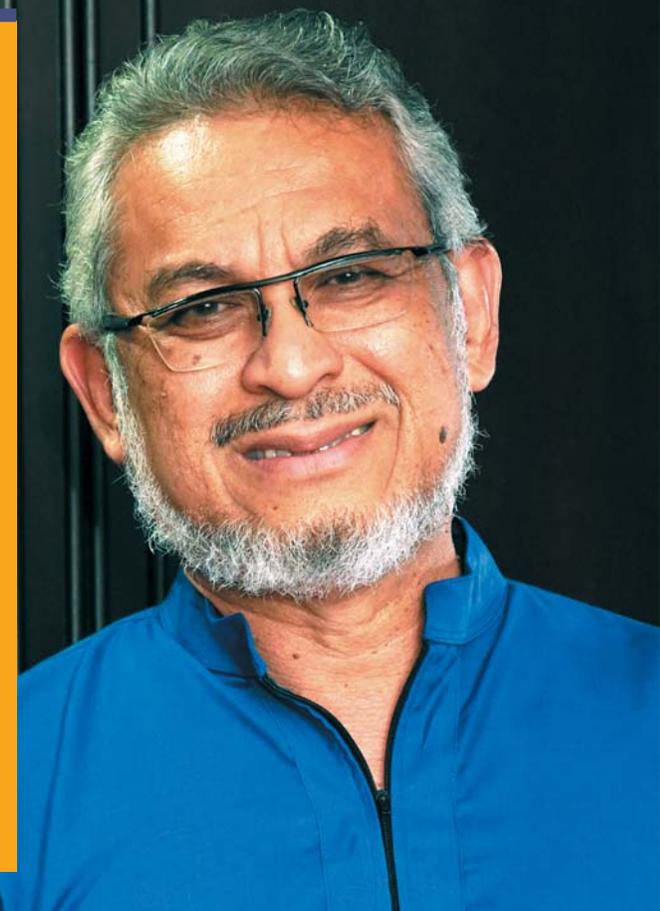
Though this is a monumental task, I, as the Minister of Works, will always strive to address these challenges.

I have made it my utmost priority to ensure the safety and comfort of the rakyat as a whole. This is in line with the Ministry's vision which is to be the pioneer in the development of infrastructure and spur our development to be more competitive in the global market.

### National Day wish

"I wish that this National Day will mark the beginning of a New Malaysia, where narrow and bigoted race and religious politics are rejected by all Malaysians, and we become truly united as a nation.

Both race and religion should be a uniting force, instead of creating disunity and strife. All races and religions, in their long history, have seen how hatred only breeds violence and destruction. Malaysia should embrace the principles of justice, peace and unity valued by all races and religions."



PICTURES BY LOW YEN YEING | EdgeProp.my

## Khalid Abdul Samad

### Federal Territories Minister

**K**halid is Shah Alam MP and a member of Parti Amanah Negara, a component party of the Pakatan Harapan coalition. He is a graduate in Fuel and Energy Engineering from Leeds University, UK. He was born about two weeks before Malaysia's Independence.

#### What do you think of the ministry's efforts in achieving the government's promises related to housing and property industry so far?

The Ministry embarked on the building of affordable homes through RUMAWIP or Rumah Wilayah Persekutuan in 2014. These affordable homes are built with the cooperation of the private sector, where through a method of cross subsidy, homes are built at more affordable prices, being capped at RM300,000.

Unfortunately all this while, this has been done through direct negotiations, and this has led to some questionable 'discounts' and 'concessions' being given to the private developers in return for the building of the RUMAWIP units.

In other words, while the approach is good, as the government does not need to come out with cash, its implementation has led to over-development in certain areas of Kuala Lumpur and an ineffective management of the development process. At the same time the same contractors seem to dominate or monopolise the RUMAWIP projects.

Currently over 55,000 RUMAWIP units are in different stages of completion while another over 25,000 are in the pipeline. The Ministry, under the new leadership, will carry on with the building of RUMAWIP units but its implementation will be more transparent through a process of open tenders.

The RUMAWIP houses target the middle income group as they do not qualify for low-cost houses while the open market houses are beyond their means.

At the same time, housing for the poor, through the building of Rumah Awam and PPR will also continue.

#### What are some of the challenges faced by the ministry in meeting its goals?

The biggest challenge is to ensure that we are able to provide affordable housing for not only the poor, but also for those in the middle-income group.

Managing escalating costs is obviously a major challenge. In attempting to handle this challenge we must be able to scrutinise the whole approval process, ensuring that excessive red tape is done away with, thereby reducing holding and financial costs for the developers, who in turn will be able to utilise the benefit of these savings by providing homes at a lower price.

The Ministry must also be innovative in providing solutions to reduce cost, but in a manner which is both transparent and with minimal risks both to itself and the prospective buyers.

Financial assistance to buyers is also a challenge, and while this is not directly under the Ministry, it has a role to play in proposing ways to the government to ensure the availability of such facilities for all.

#### What do you and the Ministry hope to achieve by the next National Day?

If 'by the next National Day' means the 31st of August 2018, then it would have just been slightly less than two months since I took office.

Nonetheless, we have introduced a more participative process for elected representatives through the Majlis Menteri meeting in DBKL. This ensures all MPs are invited to participate in decision making and planning for the development of Kuala Lumpur.

At the same time we will be gazetting the Development Plan Kuala Lumpur 2020 this year. We further wish to untangle the issues surrounding the 64 development packages which have been frequently reported by the media. We wish to also handle the over-development problem of Kuala Lumpur by finding ways of easing its traffic jams.

With respect to Labuan, we wish to return the attention of the Ministry to Labuan, and making the economic development of the island a priority. This includes the question of uplifting the existing economic activities on the island and upgrading its tourist sites.

With respect to Putrajaya, we wish to see it become a major tourist destination, for both local and international tourists, through the hosting of various international events. This is intended to make Putrajaya a vibrant city with many ongoing events throughout the year.

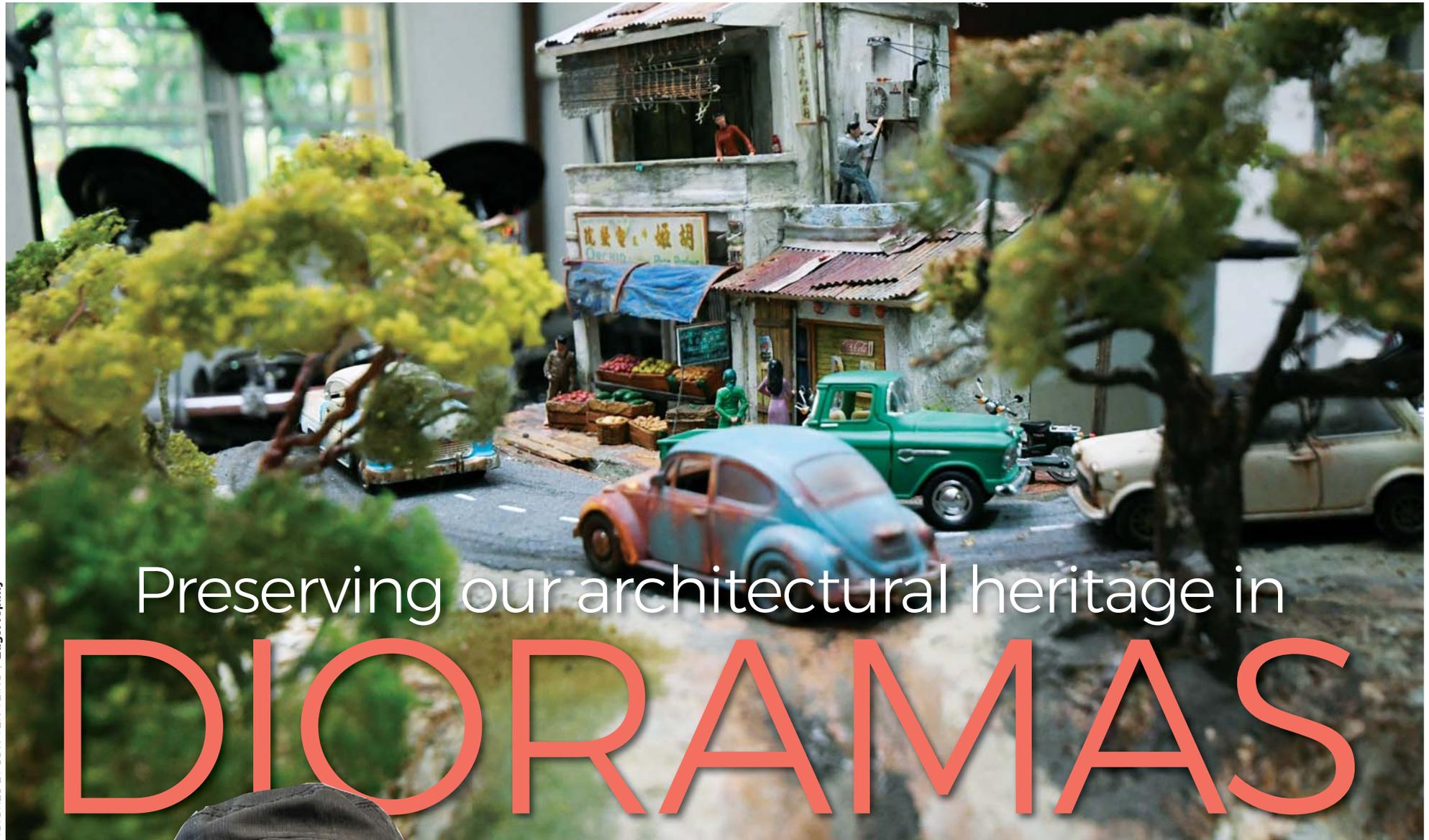
By the next National Day, we hope to see the efforts having borne fruit and much of what we are currently working on, as above, has been achieved.

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Setia



Preserving our architectural heritage in

# DIORAMAS

PICTURES BY LOW YEN YEING | EdgeProp.my

Eddie believes in preserving memories and architectural values for the next generation.

BY NATALIE KHOO

Philosopher and novelist George Santayana once said: To know your future, you must know your past.

For Malaysian-based visual artist Eddie Putera Noordin, it is important to preserve the past for future generations. To this end, he utilises his fine craftsmanship to painstakingly create detailed dioramas.

His three-dimensional miniatures or full-size models of objects and landscapes feature retro-themed scenes of Malaysia.

"I do paintings, sculptures, sketching and I take photographs. I cannot write, I cannot sing but I love telling stories with art.

"Three years ago I thought to myself, 'Everything I do [my artwork] is in two-dimensional format. Why don't I try exploring a three-dimensional kind of art?'"

"I have also been an avid car collector, so I thought, if I were to put this car in front of a house or a garage, how will it look and

feel? That was how it all started," Eddie tells EdgeProp.my.

A close look at the dioramas reveals amazing attention to detail. There were even some "kopitiam" adorned with Chinese characters. Piqued, the writer asks if he knows Chinese.

"No lah, I just copy the words I see on the signage and replicate it on my artwork. I just want my artwork to be as close and look as real as the original building as possible," he chuckles.

## Drawings come to life

The 51-year old artist is an architect graduate, but did not want to work within the confines of a nine-to-five desk job.

Right after he graduated, he took up the job of a salesman at Imbi Plaza selling computers. At the same time, he was also constantly doing what he loved - sketching and taking photographs.

"I told myself if I were to be poor, then so be it. I really hated working within a confined environment where my time was strapped.



Eddie draws most of his inspiration from heritage buildings, especially in Penang.

# Owning a home just got easier.



In 50 years, Eddie says the future generation may not be able to imagine the look of a simple wooden frame or traditional structures.



With an eye for detail, Eddie shows us how he creates window cracks and rust effects in his dioramas.



EdgeProp.my

SCAN NOW for a video about Eddie

Eddie loves toy cars as can be seen from his huge collection.

this is my grandfather's car or this is a house which I used to stay in, can you build it for me? To me, I am already semi-retired. I am not doing this for money. Instead, it is something which I really love doing so it comes down to the quality of work and not about the quantity," Eddie reveals.

Because Eddie is so immaculate and meticulous, his biggest challenge is the pressure he puts on himself to rebuild the memories of another person.

"Is this what they want? Is the colour of the door, the rust and the structure accurate?"

"Technically it is not a challenge for me, because I am a painter. I use a lot of time in recreating the rust and the cracks on the windows. But whether I can make the feeling [of nostalgia] come back is another matter.

"When I see the look of happiness on the faces of the recipients for instance, when the dioramas are presented to their fathers or grandfathers, I feel like it is all worth it. It is a feeling which cannot be explained," says Eddie.

In reply to why people need art, Eddie sums it up succinctly:

"Why do they buy paintings and go to museums?"

"Human beings need to eat. Physically, we eat to keep our bodies healthy. But what about our soul? Our souls also need 'food'.

"Art is the food for your soul. And as an artist, I am the chef that prepares this food for your soul."

"At that time, even when I was working as a salesman, I always took a sketchbook with me wherever I went. If I saw an [ornate] window on a building or a unique structure, I would just sit at the roadside and take my time to sketch it.

"I took time to study how shadows work. If you take a photo of a building, you might not remember the details of the building. But if you take time to sketch it, you do," Eddie explains.

Eddie draws most of his inspiration from heritage buildings, especially from Penang.

In 50 years' time, he says, the future generation may not be able to imagine the look of a simple wooden window frame so common in our past, the traditional struc-

tures, or pre-war shops and houses of our country.

"Preserving these memories and architectural values for the next generation is something I am passionate about.

"Penang is a place where I draw a lot of my inspiration from. I will just drive up, snap pictures, sketch and study the materials of these buildings. I will go around and ask some of the elderly uncles and aunts about the materials used for the building, even to the kind of tiles they use.

"I then use materials such as putty fillers mixed with sand to recreate a similar structure in my dioramas.

"Who knows, maybe one day all Penang buildings will be made of glass. And the next

generation can only read about how these buildings used to look like, but they cannot see it physically. So this is why I want to recreate them," Eddie emphasises.

### Giving tangibility to memories

He typically spends two to three weeks to work on a project, and up to two months when he works on several projects simultaneously, depending on the scale and difficulty.

Most of Eddie's works are commissioned from America, Europe and the Middle East. However, not every request makes it to the list.

"I do not sell my work, but I do take orders. Some of them will come to me and say

Right: Eddie typically spends two to three weeks on a diorama, and up to two months when he works on a few projects at the same time.

Below: Most of Eddie's works are commissioned from America, Europe, and the Middle East.



For every project, 1 buyer will win a 31.8%\* cash rebate.

\*T&C apply.



Setia

# Top spots for enjoying FIREWORKS in the Klang Valley

BY RACHEL CHEW

Going “ooh”, “aah” and “wow” over a fireworks display with family and friends is part of the fun of public celebrations. Similarly, the upcoming Malaysia National Day celebration is expected to dazzle with flashes and bangs.

High-rise residents with views that overlook the Kuala Lumpur skyline, especially those with a view of the Petronas Twin Towers in KLCC, a regular backdrop for massive fireworks displays during events, will probably get to enjoy the spectacle without having to brave the trip downtown. During huge national celebrations, numerous main roads in the city tend to be closed and public transport is expected to be crowded.

Of course, renting a hotel room with the city view is another option, but only if you are willing to pay the premium imposed during the holiday period.

But do not give up so soon. EdgeProp.my has found five spots within the Klang Valley and Greater KL that will allow you to celebrate in view of the stunning fireworks this National Day or New Year's Eve. You won't even have to burn a hole in your pocket or get yourself squished in the crowd.



Be there early to find the best spot with an unblocked view.

PICTURES BY LOW YEN YEING | EdgeProp.my

## 1 Little Genting, Ampang

Located at an unnamed junction between Jalan Hulu Langat and Jalan Mulia 2/1, Ampang Lookout Point, also known as Little Genting, has an ideal vantage point for a view of the KL skyline.

Although the Ampang Lookout Point was closed in 2012, visitors have not been deterred, and still frequent the place for its spectacular KL night view.

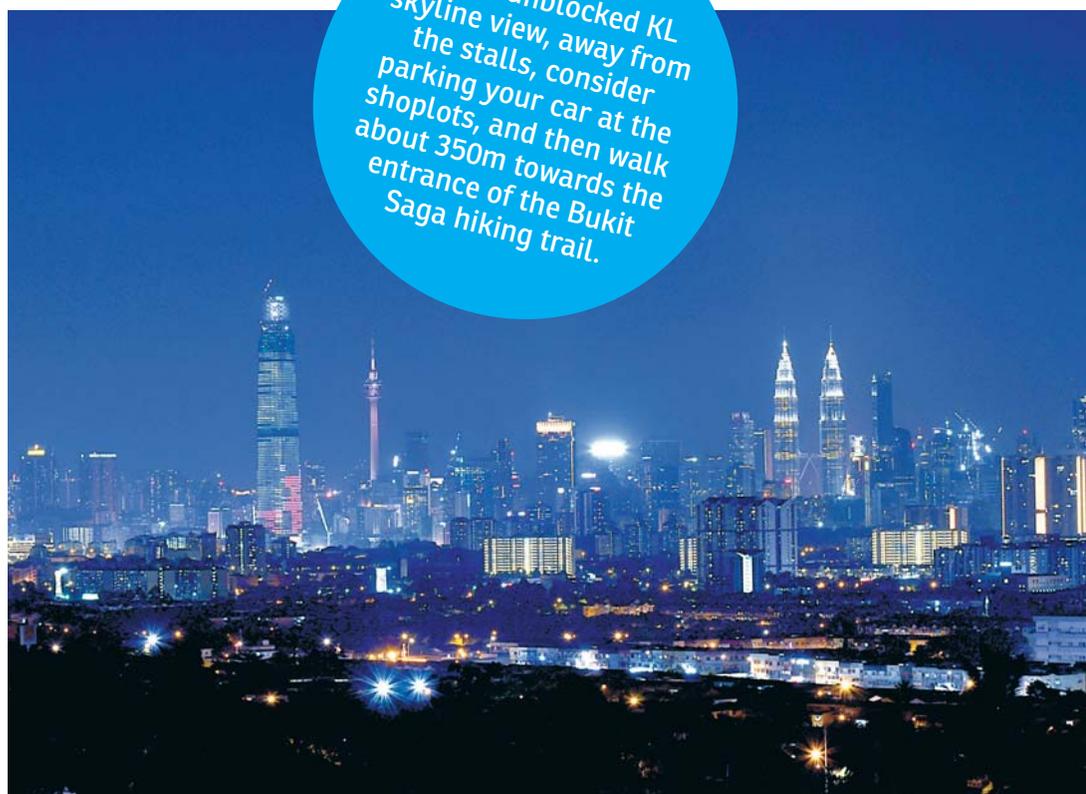
Just down the road from Ampang Lookout Point, are a few roadside mamak stalls. Here you'll find the next-best spot to feast your eyes on the vista.

## 2 Jalan Taman Saga, Ampang Jaya

You don't have to hike up Bukit Saga for the KL night view. You can just visit one of the stalls along Jalan Taman Saga for some teh tarik and a bite while you enjoy the fireworks show.

True, you may not get the full KL panorama from this point compared to Little Genting. However, it will not be as crowded, since this spot is still a well-kept secret of the Taman Saga neighbourhood.

For an unblocked KL skyline view, away from the stalls, consider parking your car at the shoplots, and then walk about 350m towards the entrance of the Bukit Saga hiking trail.



For every buyer, it's a guaranteed win with our **318** mystery draw.

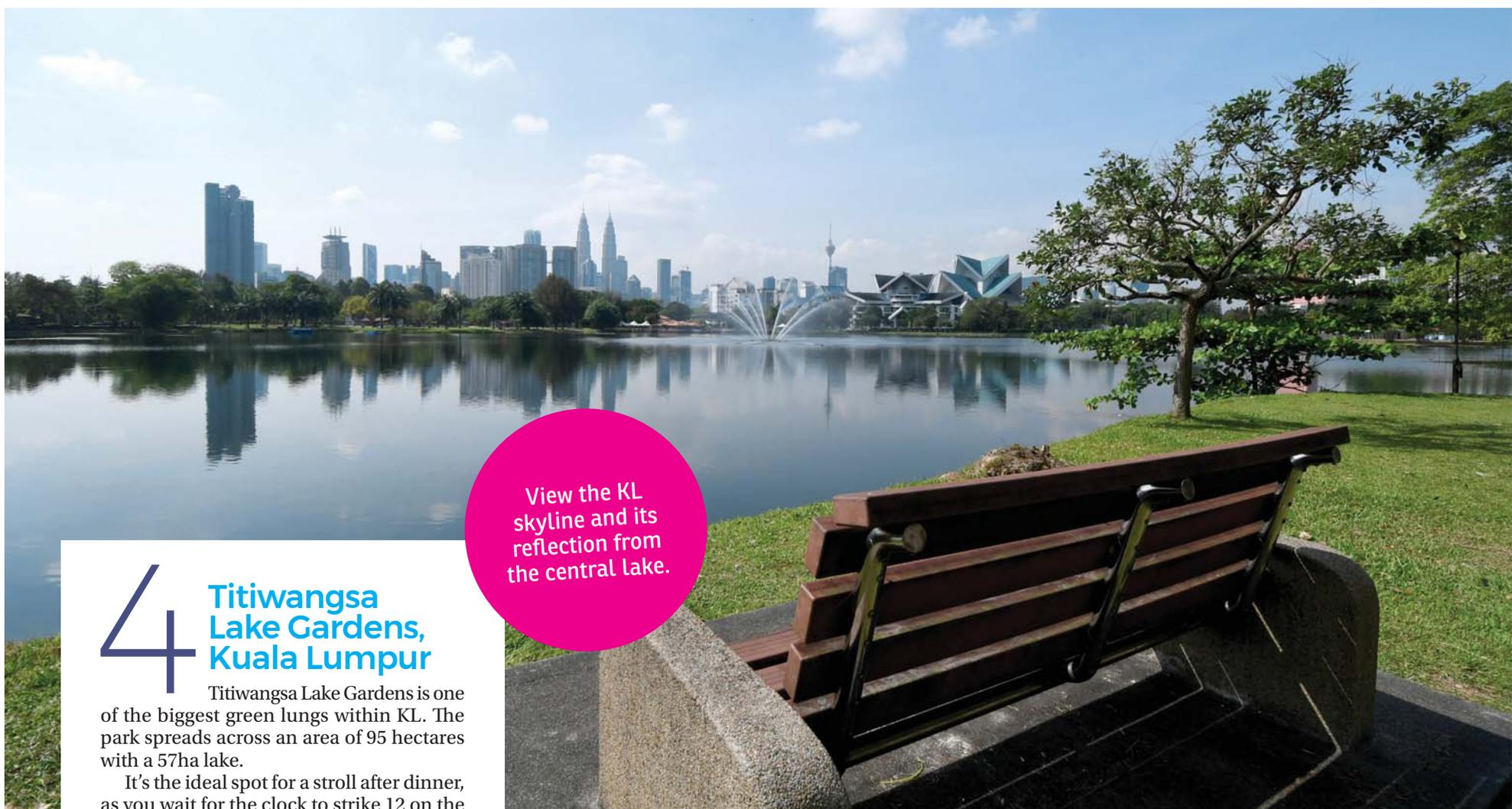


The best spot to catch the KL Tower and Petronas Twin Towers' lighted offerings is from the garden near the main lake.



### 3 Asean Sculpture Garden, Kuala Lumpur

Located next to the National Monument in KL, the Asean Sculpture Garden is a landscaped garden with a collection of prize-winning sculptures in wood, marble, iron, and bamboo, made by artists from the Asean region. The official website states that it is open 24 hours.



View the KL skyline and its reflection from the central lake.

### 4 Titiwangsa Lake Gardens, Kuala Lumpur

Titiwangsa Lake Gardens is one of the biggest green lungs within KL. The park spreads across an area of 95 hectares with a 57ha lake.

It's the ideal spot for a stroll after dinner, as you wait for the clock to strike 12 on the eve of Aug 31. Then, you can marvel at the sparkling colours and splendour of the fireworks shows.

According to the Titiwangsa Lake Gardens official website, it is a 24-hour park.

The best spot to catch a glimpse of KLCC fireworks is from the free public carpark of The Mewah Club.



### 5 Bukit Mewah, Kajang

Bukit Mewah is one of the oldest high-end residential areas in Kajang. It is also on high ground in Kajang.

The Mewah Club at Bukit Mewah features a cafe that is open to the public. Visitors can easily enjoy the KL horizon from the restaurant or open air carpark of the club.

According to its website, the cafe is open until 1am every day. It is a popular spot for fireworks watching on New Year's Eve, but if you are looking for a closer view of KLCC, this may not be the ideal spot.

For those who need assistance, get it with the enhanced & simplified SEAL\*

\*Completed properties only.



Setia

# PATRIOTIC expressions

PICTURES BY **LOW YEN YEING**

**M**urals and street art are all the rage in the country right now and no wonder, as the often attention-grabbing and thought-provoking renditions hold a certain charm that passers-by and intentional visitors can't help but admire. They bring vibrancy to an otherwise ordinary place, filling it with feelings and musings.

In conjunction with our National Day, why not rouse your patriotic spirit by going on a mural art trail?

For instance, down south in Johor Bahru, among the pre-war shop houses, there are a few art works with a patriotic theme including the iconic "Tanahairku" piece on the side of a pre-war shophouse along Jalan Ibrahim while another piece on Jalan Trus symbolises the three main ethnic groups in Malaysia.

In the Klang Valley, one could find interesting street art filled with a sense of national pride and which celebrates our diversity in major towns such as Petaling Jaya's SS2, PJ New Town, and Shah Alam.

Kuala Lumpur City Hall (DBKL) is also giving makeovers to some of the backlanes of the aged streets in the city with street art and one can bask in the glory of their transformation, such as Jalan Alor, Jalan Tong Shin, Tingkat Tong Shin and Changkat Bukit Bintang.

CHU JUCK SENG | THE EDGE



1. Street art in Johor Bahru shows a nation living in harmony with each other and with the environment.

2. A street art in SS2, Petaling Jaya called "Under one roof" representing the various ethnic groups in Malaysia.

3. The country's multi-racial society is symbolised in this mural in Jalan Trus, Johor Bahru.

4. The "Tanahairku" mural along Johor Bahru's Jalan Ibrahim.

5. A mural seen at Laman Seni 7 in Seksyen 7, Shah Alam made from recycled materials.



CHU JUCK SENG | THE EDGE

# Owning a home just got easier.



CHUJUCK SENG | THE EDGE

Klang Valley folk could also take the below short ride-and-stroll in KL downtown to celebrate the spirit of muhibbah and our love for the nation.



**1** Start by hopping onto the Mass Rapid Transit (MRT) line to the symbolically-named Merdeka MRT station. At the concourse area of the station, you will be greeted by a massive black-and-white photograph of the Malaysian flag with our first prime minister, the late Tunku Abdul Rahman, in the foreground declaring the nation's independence on that historic day of Aug 31, 1957. Etched on another wall are excerpts from the Five Rukun Negara principles that every Malaysian should profess.



**2** Next, move on to the Pasar Seni MRT Station and scrutinise the riveting black-and-white scene of Petaling Street on the station's wall while riding the escalator. After that, take a walk along the atmospheric Petaling Street where one can go on a mural art trail.



**3** Be there at dusk and end your walk with a visit to the River of Life components of the Klang River. The River of Life bridge located right behind Masjid Jamek mosque is possibly the best spot to catch the fascinating light-and-water show held every night. From the bridge, one could also admire the LED-lighted flag that adorns the facade of the DBKL building during this season.



*Sayangi Malaysiaku*  
*Malaysia is ours!*

