



URBANICE  
MALAYSIA

# THE AFFORDABLE HOUSING CHALLENGES RE-EXAMINED

10<sup>th</sup> ANNUAL HOUSING PROJECTS

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Kuala Lumpur, Malaysia

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# MALAYSIA'S HOUSING

Housing is a key National Agenda for Malaysia



**Before Independence (before 1957)**  
Institutional Quarters by Government

**Early stage of Independence (1957-70)**  
Home Ownership Democracy –  
A vision of housing for all sections of society. Providing homes for lower income and overcome slums. Low cost affordable homes in urban areas by Government. Private sector : medium-high cost housing.

**Housing Policy (1971-1990).**  
New Economic Policy (eradicate poverty) and housing by both Public and Private. Housing industry and real estate development to play a major role in stimulating economic growth.

**1980 : Public Low Cost Housing Policy**  
Private sector play major role in developing low cost affordable homes - 40 to 50% homes at USD 5,500 homes for income less than USD165 (RM 25,000 for earners RM750).  
Today : USD 9500 for USD 350)

**National Development Plan (1991-2000).**  
Low medium cost and guidelines for quality housing and amenities. Private sector main driver.

**Vision Development Plan (2001).**  
Sustainable development. Affordable and quality living and Government's once again playing a major role in affordable housing.

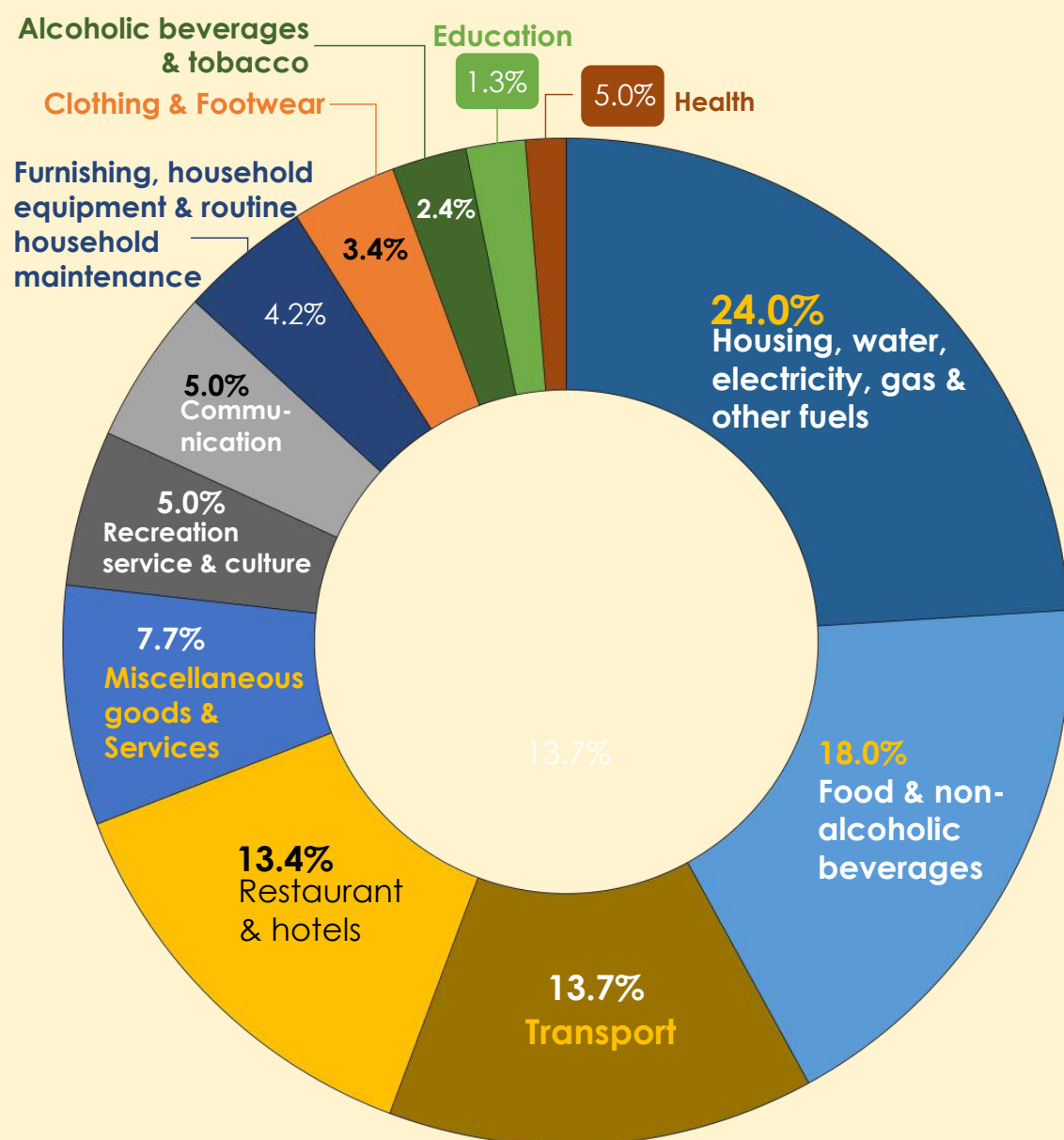
**National Housing Policy 2.0 (2018-2025).**  
The policy emphasize on home ownership campaign, national community policy, national affordable housing council, widening the rent-to-own scheme

# AFFORDABLE LIVING IS CRUCIAL EVEN MORE TODAY

## Not just about housing....

### MALAYSIA HOUSEHOLD EXPENDITURE SURVEY 2016

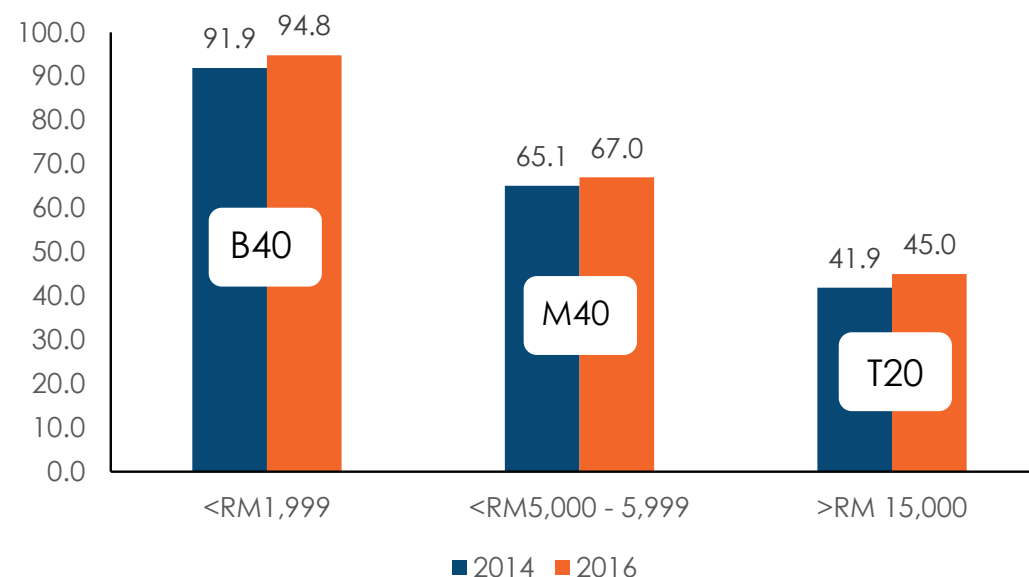
Malaysian average (mean) income in 2016 is **RM 4,033**. Apparently, the most category of household expenditure is paying Utilities, bills, rent, food, and followed by others.



Sources: Household Expenditure report 2016, Department Of Statistic Malaysia

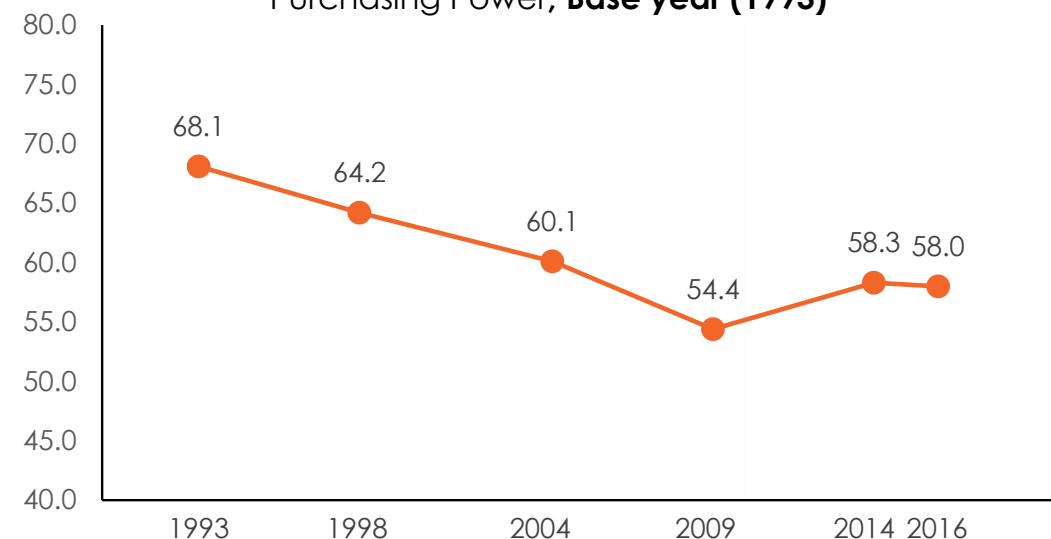
Household spending increase as income level for each group increase.

Share of expenditure to household income, 2014 – 2016



However the real purchasing power is declining due to high cost of living and market pressure (inflation). As a result, people spend more with less goods and services. Less saving will be made.

Purchasing Power, Base year (1993)





RE-EXAMINED

RE-THINK



HOUSING

LIVING





# HOUSING AND SUSTAINABLE DEVELOPMENT GOALS

## The Need For A Holistic Approach and Solution





# REDUCING PRICE GAPS AND COMMUNITY SEGREGATION

## The Need For A Holistic Approach and Solution

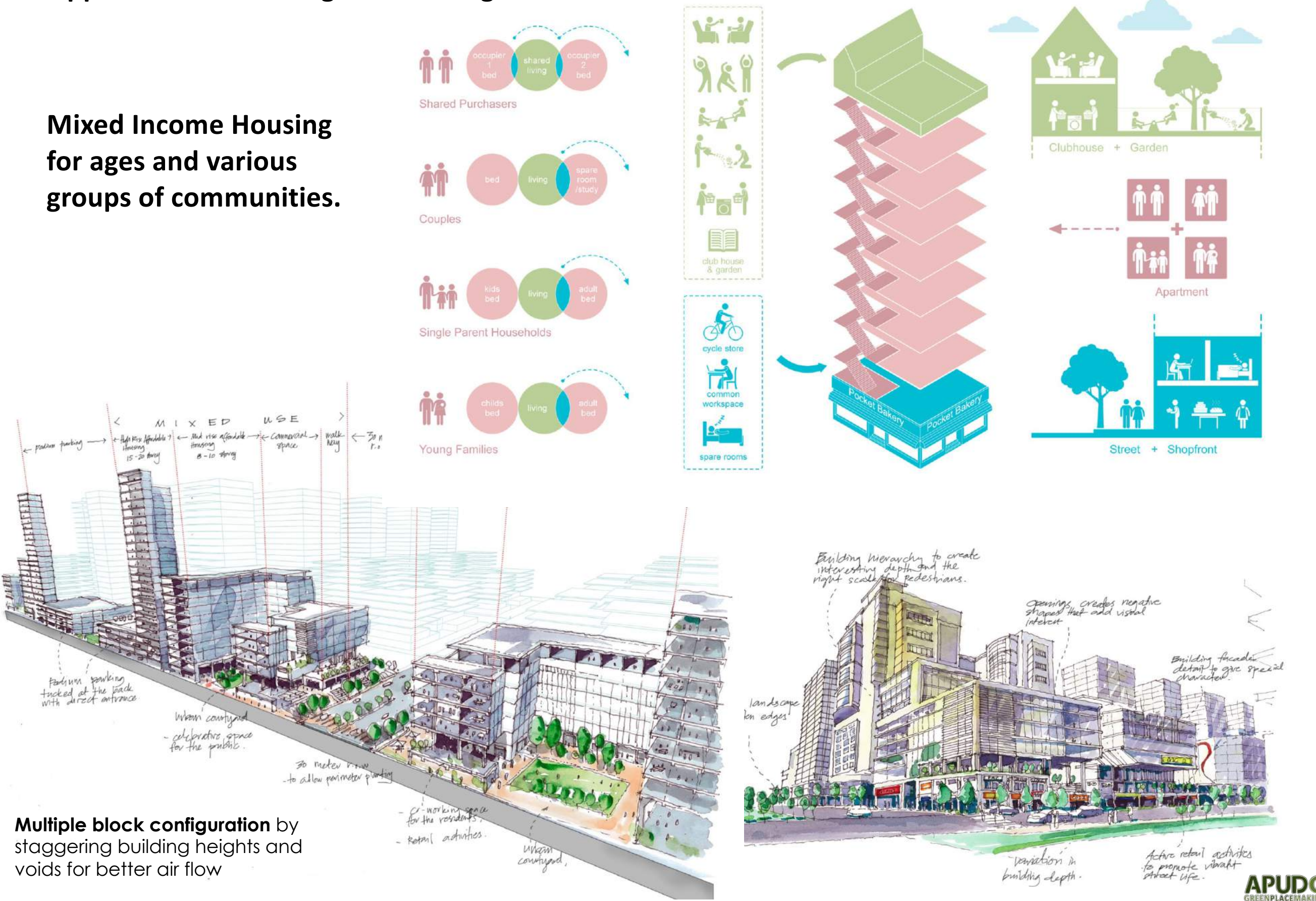




# DEVELOPING SOCIALLY RESPONSIVE HOMES

Opportunities to change future neighborhoods

Mixed Income Housing  
for ages and various  
groups of communities.



Multiple block configuration by  
staggering building heights and  
voids for better air flow



# EQUITABLE HOUSING

## A house that caters for all phases of life



### HOUSING GOAL: PROVIDING EQUITABLE HOUSING

- + Adequate housing for all phases of family life cycle
- + Enhancing capability and accessibility of home ownership
- + Ensuring sustainability of housing sector for Johor
- + Delivering housing that is priced for all income categories
- + Creating conducive and inclusive environment
- + Reducing cost subsidy elements in affordable housing

### Creating Mixed Income Communities

#### Why a Mixed Income Community?

Because living in a diverse neighborhood gives opportunities for a **community development** that is based on **mutual understanding**, spiritual and economical support. Moreover, mixed income housing offers important amenities for ease of mobility - located within 450m of schools and feeder bus stops/within 450m of BRT stations.

### Developing Mixed Income Housing

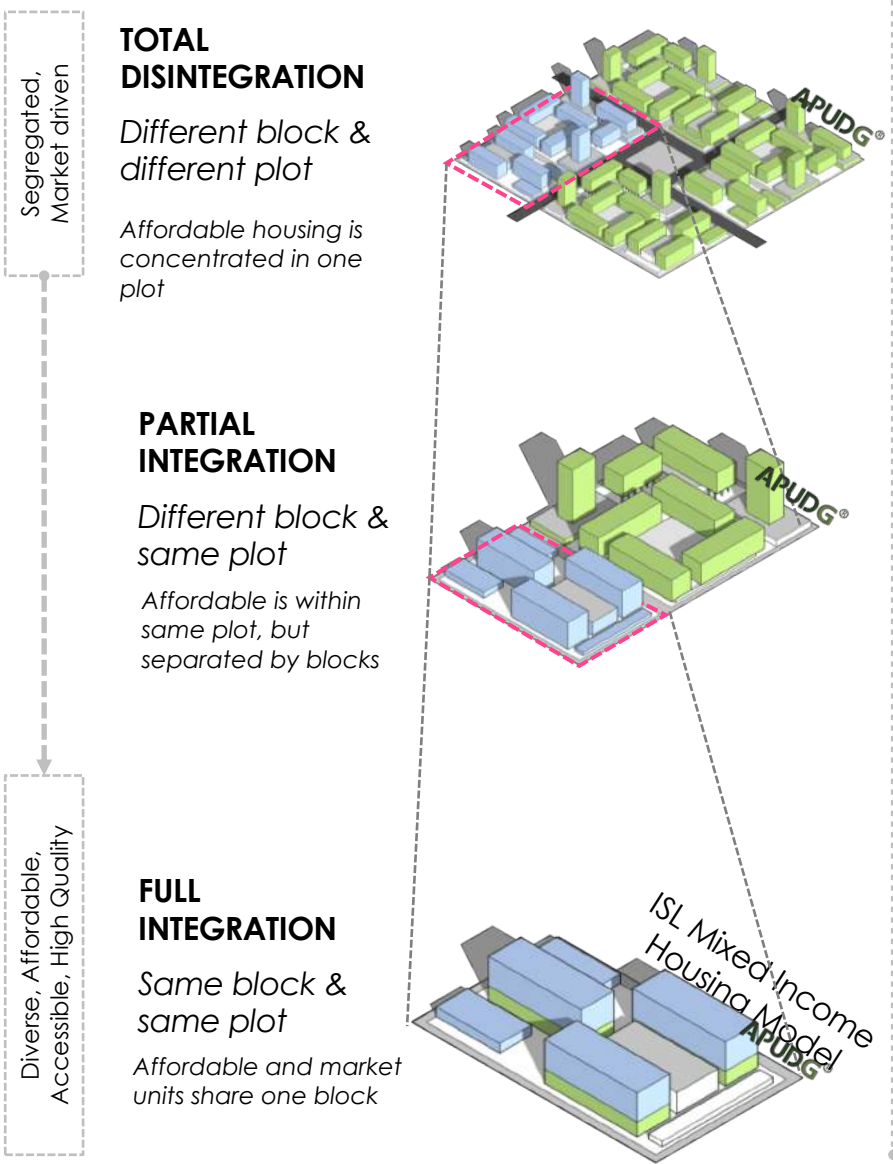
#### Diversity and Affordability Is Key

Mixed income communities means: living together in a **diverse** community and income groups; Adequate housing for all **phases** of family life; Enhanced capability and **accessibility** of home **ownership**.



# Mixed Income Housing Concept

Mixing market-priced units, with affordable units can unlock new potentials and ideally diverse communities



Precedents of Mixed Income Housing, Around the World



Dublin, California



Beaver Barracks, Ottawa



Paseo Verde, Philadelphia



Yarmouth Way, Colorado



Arundel Square, London



Arlington 360, Massachusetts



Maverick Landing, Boston



Moylan Terrace, California

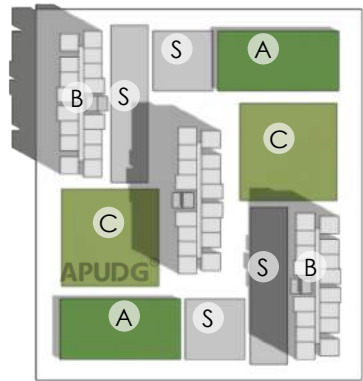
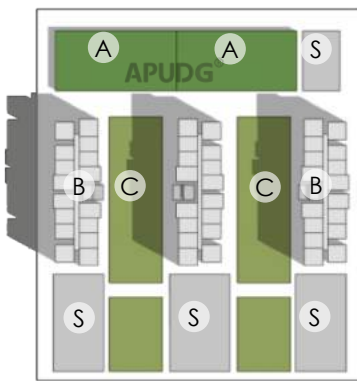
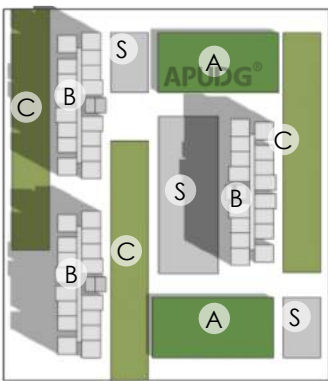
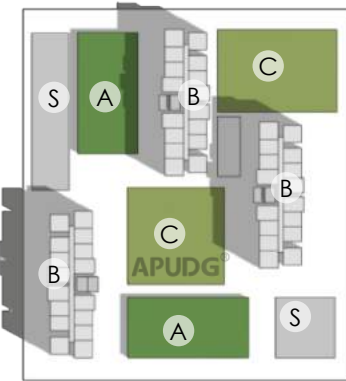
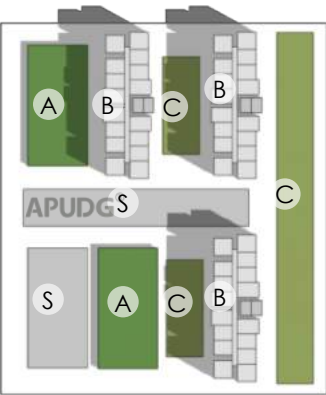


# Mixed Income Housing Model

## Flexibility of the model

ISL Mixed Income Housing Model provides flexibility in spatial organization to cater to different plot conditions throughout ISL. The following are just five of many possibilities.

- ⓑ ISL Mixed Income Blocks
- Ⓐ Annex parking structures with facilities on roof level
- ⓒ Communal open spaces for community farm, surau, or small sporting activities.
- Ⓢ On grade/ surface parking with pedestrian crossings, cycling lanes and sufficient perimeter planting.







Arundel Square mixed income housing in London. Source: [Arch daily](#)



AS MUCH A SOCIAL ARCHITECTURE AS IT IS ABOUT SPATIAL CONFIGURATION

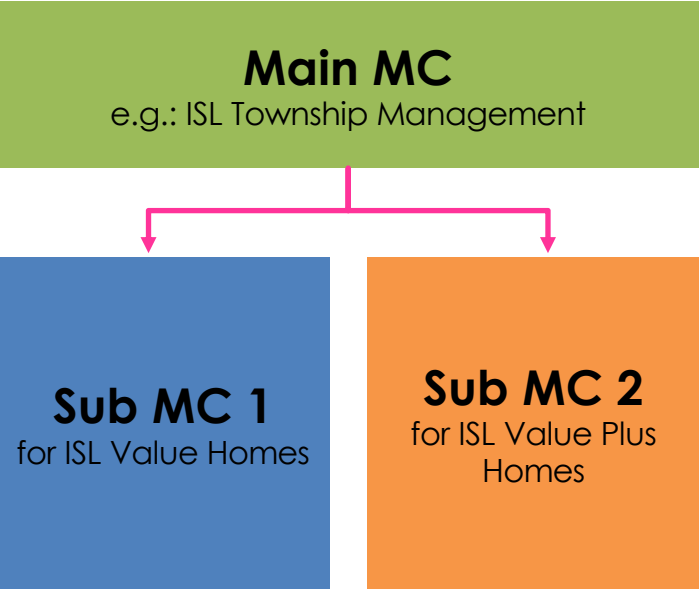
ANTICIPATED & INTANGIBLE CHALLENGES TO OVERCOME WITH MIXED INCOME COMMUNITIES

<p>The following are points to be carefully considered by stakeholders and place-makers</p> <p>In hope to inspire opportunities for creative solutions for Mixed Income Housing</p>	<p><b>“Poor Door, Rich Door” Issue</b></p>  <p>a separate entrance from their wealthier neighbours who pay the full monthly rate.</p>	<p><b>‘Upward Class Mobility’ and mental health in mixed income communities</b></p>  <p>The need to overcome the dichotomy of the above theories: ‘upward mobility’ and findings that ‘living amid the wealthy is bad for mental health’</p>	<p><b>Broken Windows Theory</b></p>  <p>To hold constructive debates about the ‘theory’ that vandalized facilities may or may NOT indicate anti-social behaviour</p>
<p><b>Location, location, location</b></p>  <p>Actively plan to build with mixed income housing best practice: “Build public housing in low-poverty areas, instead of high-poverty ones.”</p>	<p><b>Promote School Choice</b></p>  <p>“Children should not be forced to attend failing schools if their families do not have the opportunity to move to a better area” - Rothwell</p>	<p><b>Target Market: Priority</b></p>  <p>Models that enables the targeting of families with young children. Incentives can include schemes to move to areas with job and education opportunities</p>	<p><b>Positive Place-based Change</b></p>  <p>The need to outline the recipes for positive benefits of the above</p>

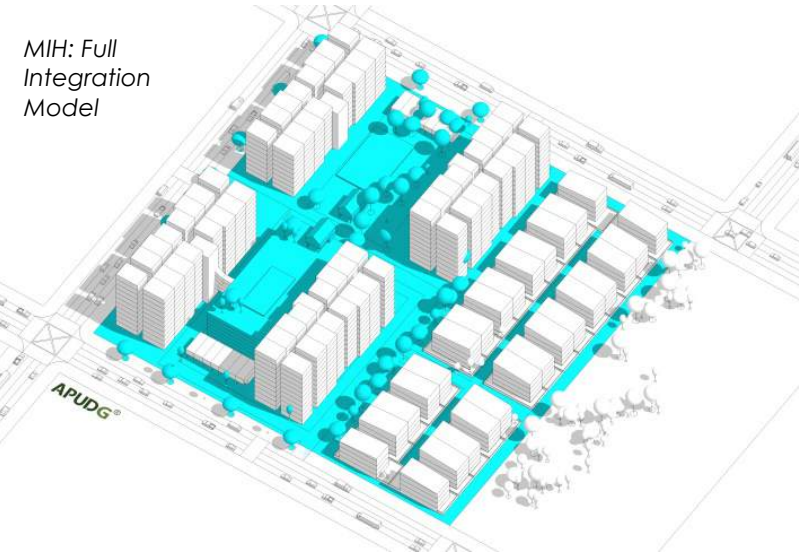


# Shared Facilities for Mixed Income Housing

## Proposed MC Structure for MIH Plots



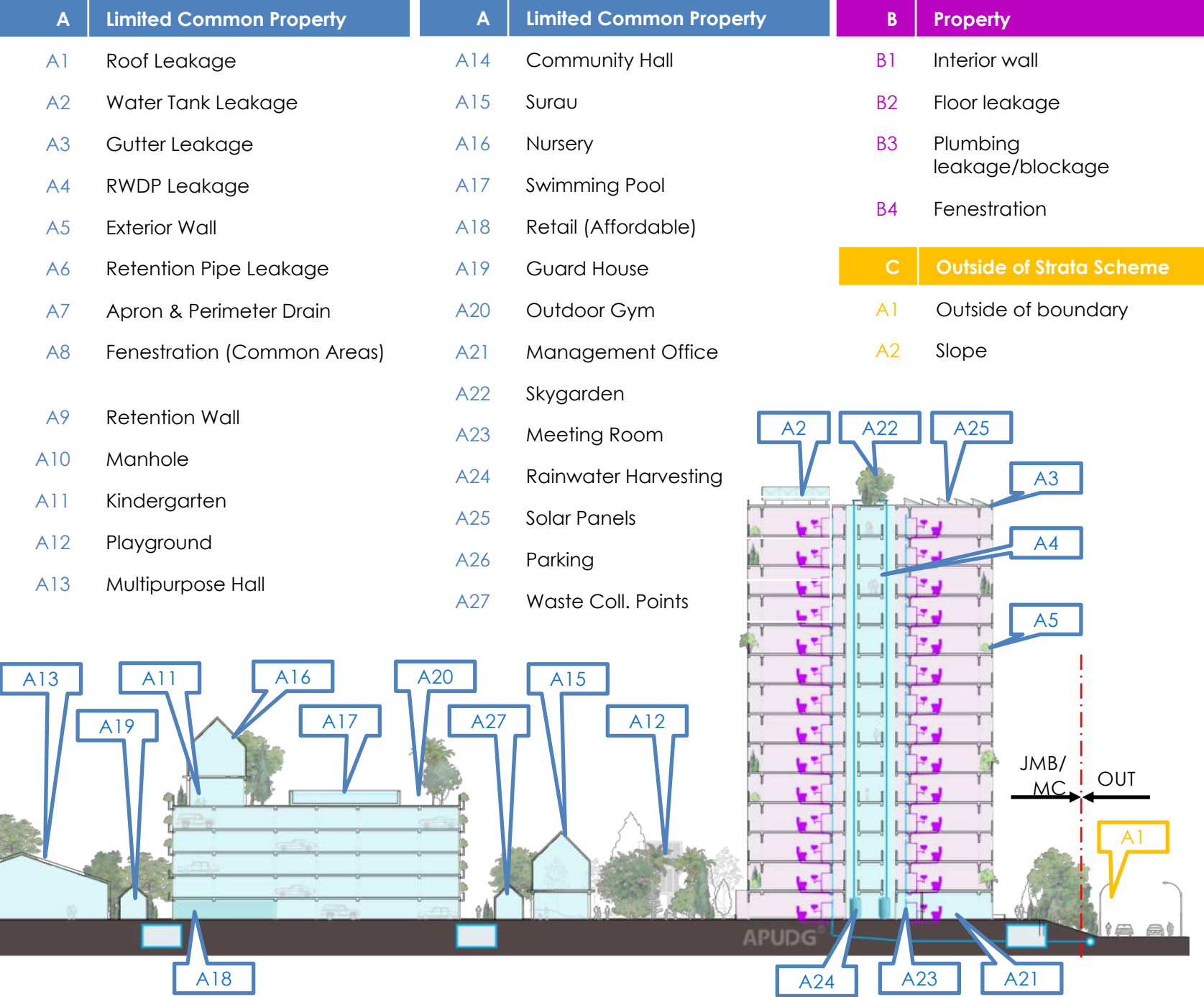
1. In the interest of strata management and facilities maintenance, Bahagian Hak Milik Strata highlighted the importance of a clear delineation of the limited common property
2. Bahagian Hak Milik Strata: also suggest design that can adapt to JMC, SMC



Limited Common Property	Value Homes	Value Plus Homes
Management Office	Combined, but adjustable	
Circulation, vertical & horizontal	Separate lift cores + corridors	Separate lift cores + corridors
M&E	Expert advice sought	
Security – Guard House & CCTV	One system	
Parking spaces (podium type)	Combined structure, separate zoning	
Multipurpose hall	Combined	
Community hall	Combined	
Meeting Rooms	Combined	
Playing field	Combined	
Kindergarten	Combined	
Nursery	Combine	
Daycare Centre	Combine	
Playground	Yes	Yes
Badminton Court	Yes	Yes
Barbecue pit	Yes	Yes
Refuse Bin Area	Yes	Yes
Jogging track	Combined	
Football Field	Combined	
Surau	Combined	
Swimming Pool	None, but available for subscription	Yes
Wading Pool		Yes
Sauna		Yes
Gym		Yes
Sky garden		Yes
Commercial lot	Combined	



Shared Facilities for Mixed Income Housing



This section is diagrammatic and not to scale. Sizes and placement of some objects may be exaggerated purely for visual communication



# DEVELOPING ECO HOMES

Making homes energy and water efficient, manages waste and is cost effective to maintain.



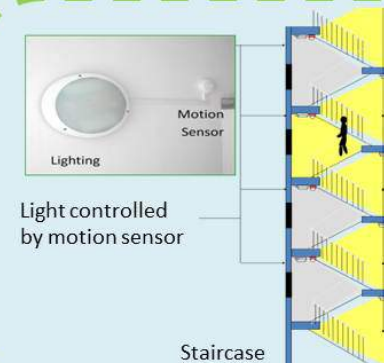
## Regenerative Lift

Converts the braking and motions of the lift into energy for other uses, such as lighting in common areas or other lifts.



## Fuel Cell System for Lifts

Backup power in lifts will use a greener energy source through the fuel cell system, reducing carbon footprint.



## LED Lighting with Motion Sensors at Staircase

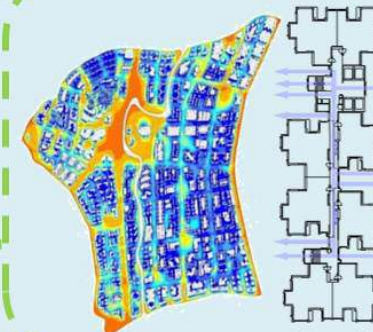
Reduces energy consumption in common areas.



## Centralized Chutes for Recyclables

A more efficient and convenient way for residents to contribute to recycling efforts.

Key eco-features in all future HDB developments  
Starting Jan 2014 BTO launch



## Environmental Modelling

Harness and optimise elements of nature, such as the wind and solar to create a comfortable living environment for all.



## Eco-Pedestal

An integrated wash basin-toilet pedestal system, allowing water used for hand-washing to be re-directed to the pedestal cistern for the next flush.



## Bicycle Parking Lots

Reduces reliance on motorised transport and encourages an environmentally-friendly mode of transport.



## Use of Recycled Materials

Using recycled and sustainable products during construction process, such as recycled water for washing during construction.

brought to you by:







Maverick Square Mixed Tenure Housing, Boston. Source: [ICON Architecture](#)



# Mixed Income Housing (+RUMAWIP) Kampong Baru: UDA Legasi

Land Title	Mixed
Tenure	Freehold
Total Housing Units	639 (100%)
Open Market	433 (68 %)
Affordable (RUMAWIP)	206 (32 %)
Building Heights (Resi. Only)	43 storey
Housing Blocks	2 blocks
GDV	RM529 million



Subject	Business Model
Land	<ul style="list-style-type: none"> <li>UDA Holdings land bank: acquired 1.15ha from Kuala Lumpur City Hall</li> </ul>
Construction Cost/ Funding	<ul style="list-style-type: none"> <li>GDV RM529 million (Source: Property Guru)</li> </ul>
Incentives / Exemptions	<ul style="list-style-type: none"> <li>UDA Holdings Bhd appealed to Kuala Lumpur City Hall and the Federal Territories Ministry to help develop a portion of the City Hall-owned Kampung Baru land</li> <li>Exemption from development charges equivalent to percentage of RUMAWIP quota built</li> </ul>
Target Markets	<ul style="list-style-type: none"> <li>For RUMAWIP units = income group RM 10,000 (singles) , RM 15,000 (Couples)</li> </ul>
Pricing	<ul style="list-style-type: none"> <li>RUMAWIP = RM 300,000 for qualified individuals</li> <li>Type A = from RM1.358 million</li> <li>Type B = from RM716,200</li> <li>Retail Lots = from RM82,400</li> <li>Office Units = from RM1.284 million</li> </ul>
End Financing	<ul style="list-style-type: none"> <li>Commercial financial institutions</li> <li>Govt. Housing Loan</li> <li>MyFirst Home Scheme</li> <li>MyDeposit Financing Scheme</li> </ul>
Distribution System	<ul style="list-style-type: none"> <li>RUMAWIP: Registration open prior to construction for varied periods (typically 36 month construction period)</li> </ul>



# EQUITABLE HOUSING

Where the Affordable Living Concept relates to its Neighbourhood

## The Affordable Living Concept





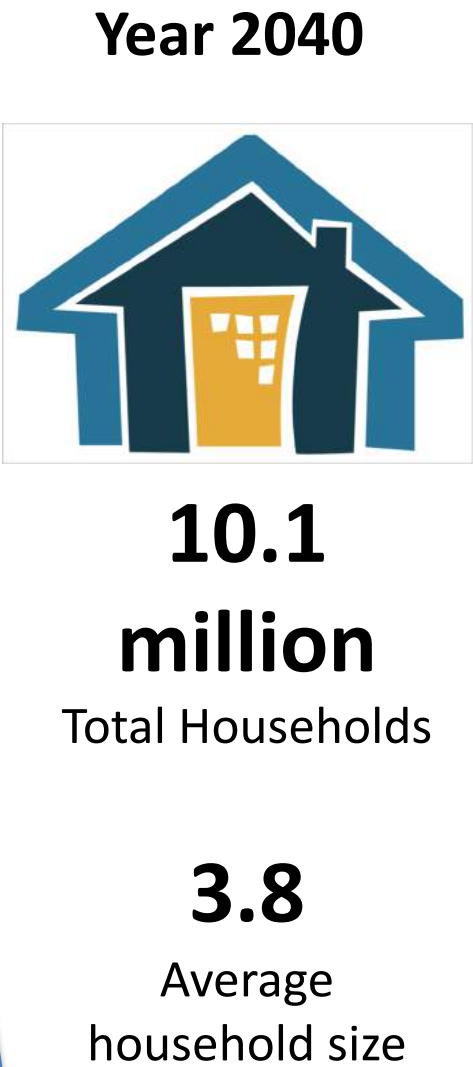
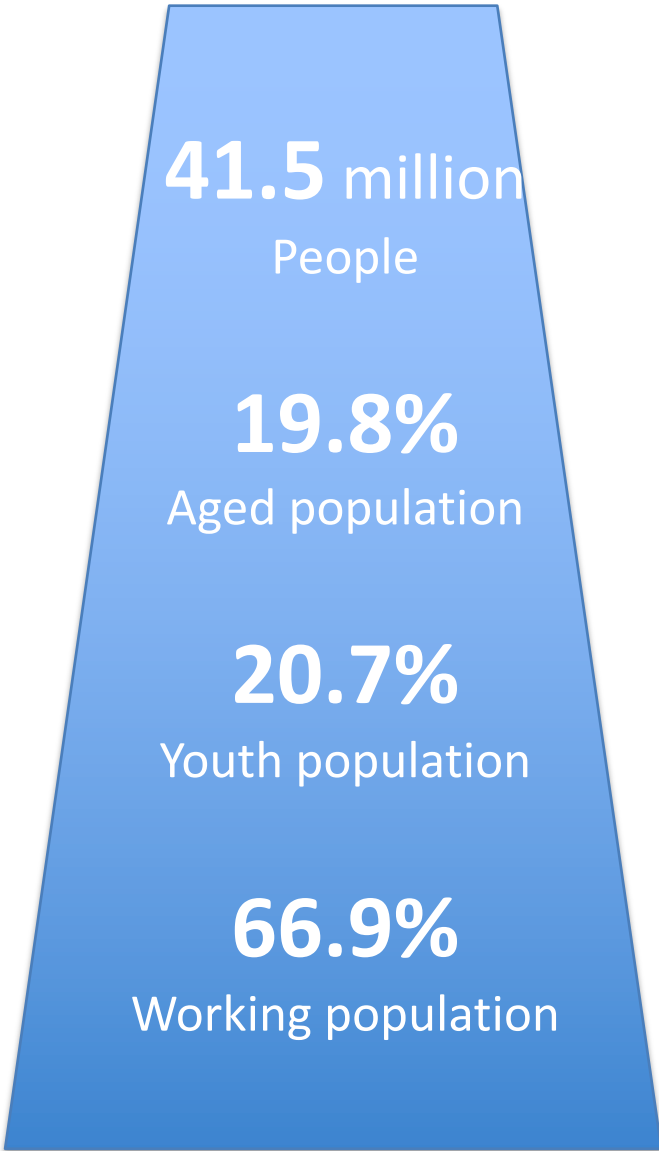
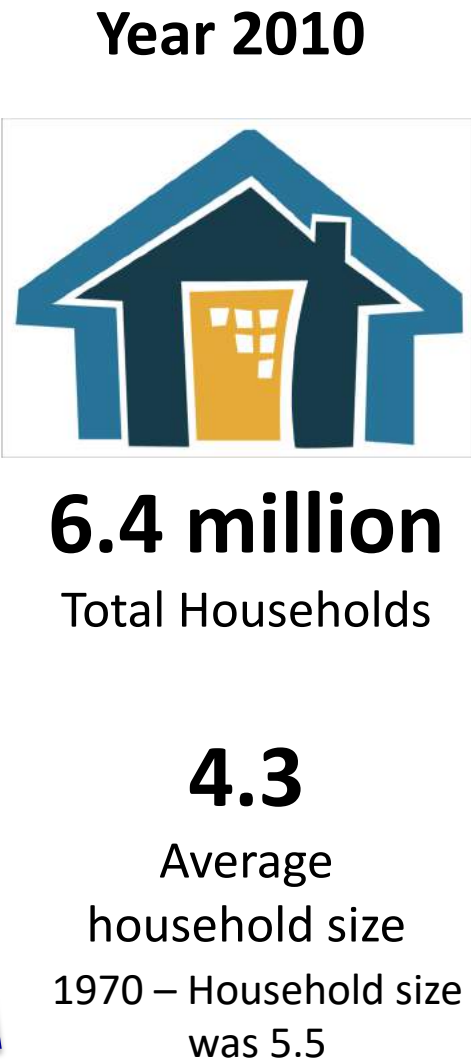
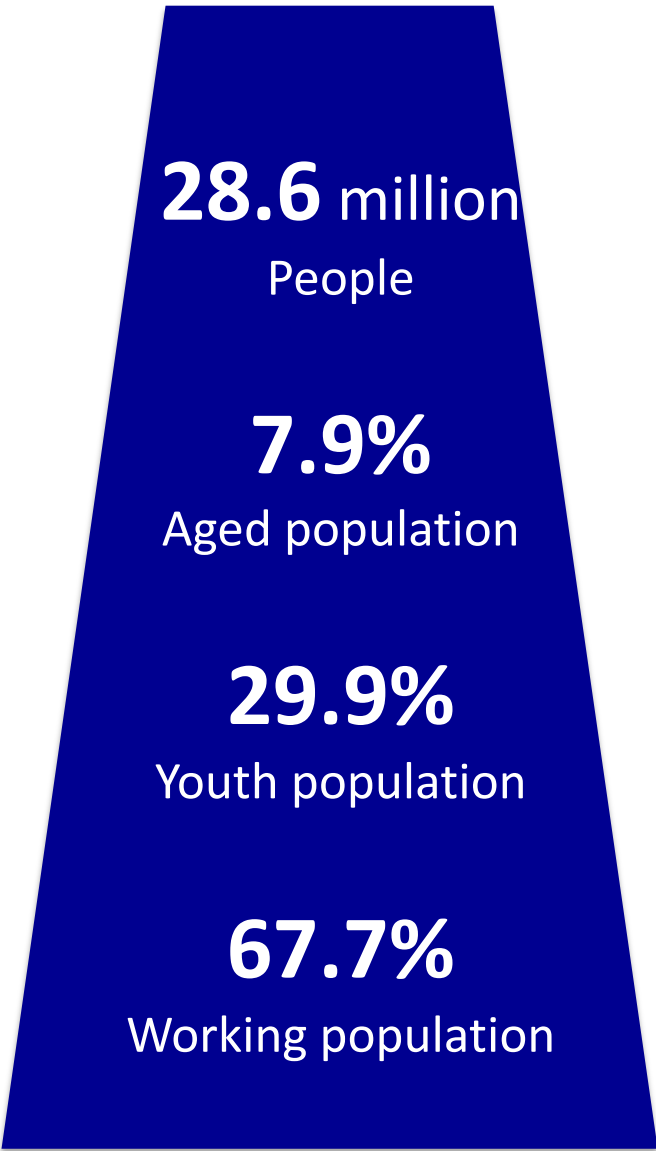
# MORE MALAYSIANS LIVING IN CITIES

32 Million Population Today (77% urbanization rate)



## MALAYSIA'S FUTURE CHALLENGES

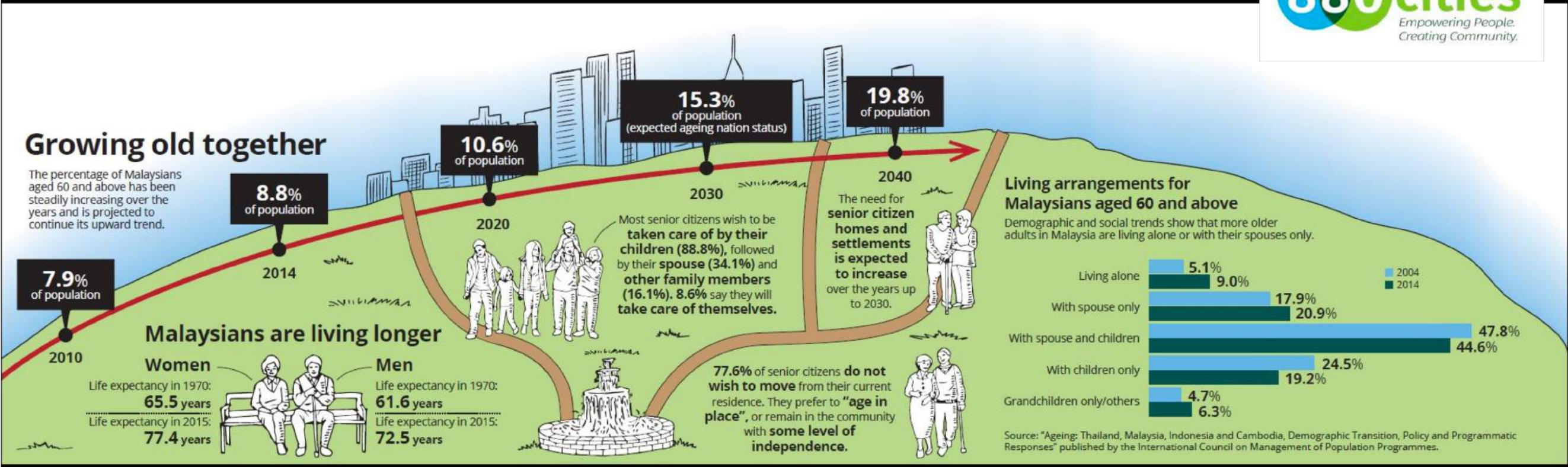
A new challenge is meeting the social needs as by 2040, the population structure shall change significantly.





# FUTURE PROOFING OUR HOMES AND NEIGHBOURHOODS

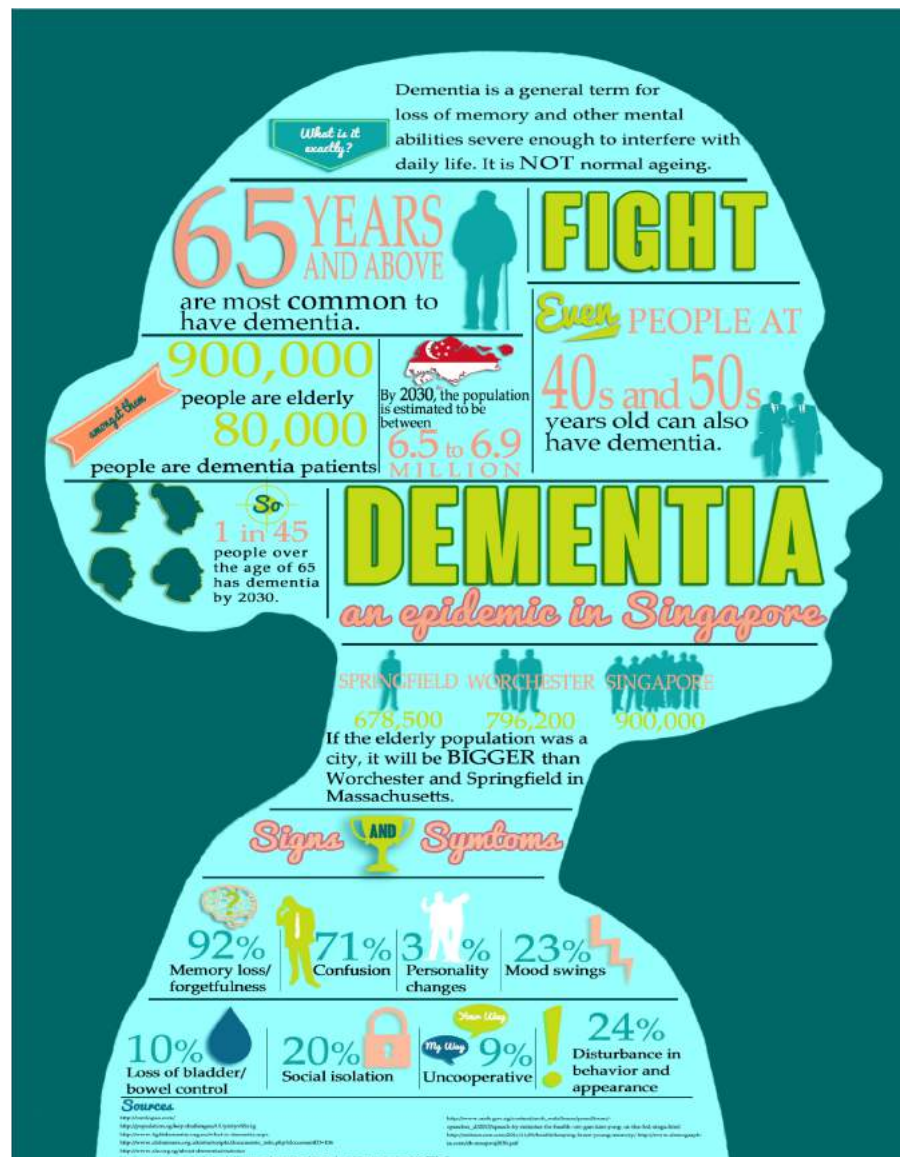
Making homes and built environment safe and livable for all ages





## Addressing Needs of Communities

## DEMENTIA-FRIENDLY COMMUNITY



One in 10 people aged 60 and above in Singapore  
has dementia = 80,000 by 2030

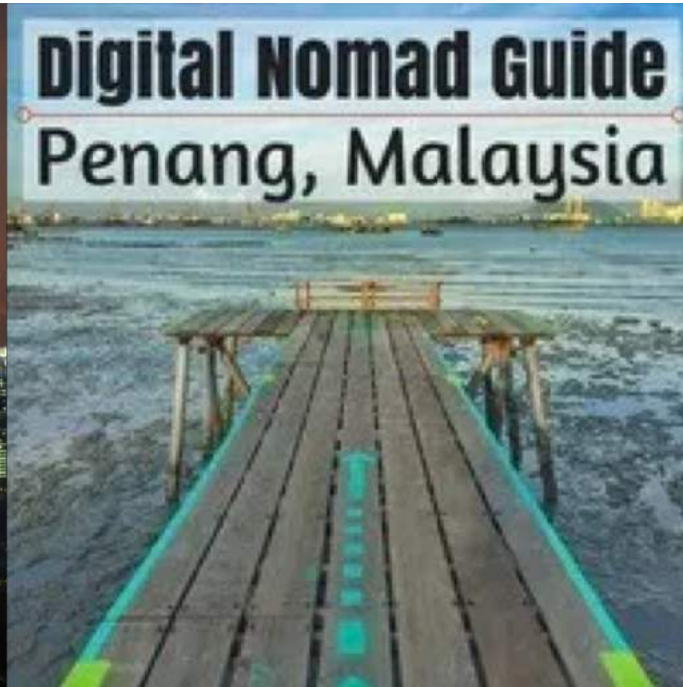
## AGE PROOF HOMES & BUILT ENVIRONMENT





# Adapting to Change in Work Lifestyles

Homes and Co-working spaces





# Addressing Prototype vs Liveability

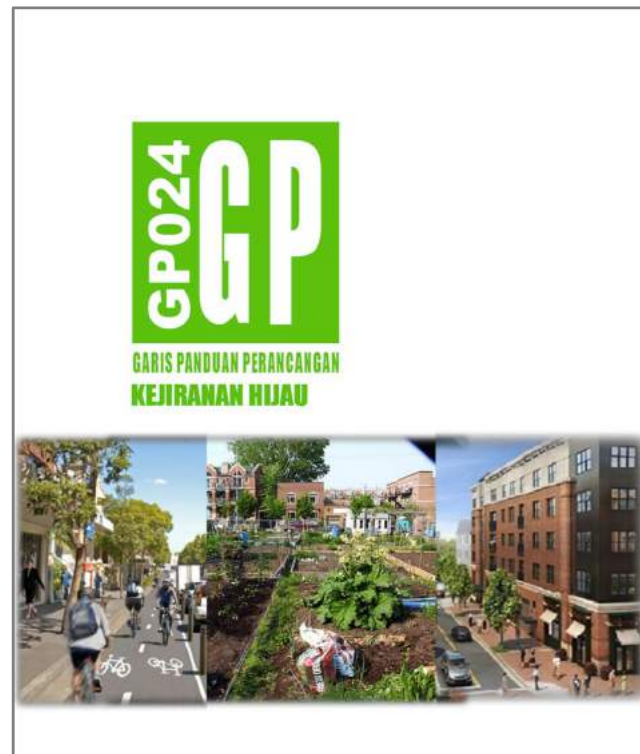
With the speed of growth – design and quality at times are compromised



The need for creative and innovative solutions for vertical living

- **Mass Production** vs **Variety**
- **Cookie Cutter** vs **Design**
- **Economy** vs **Creativity**

*Introduction of new guidelines and creative designs*





# Making Compact Vertical Living (High Rise High Density) Comfortable and Green

An opportunity to create a conserve energy and optimize land and space.



Learning from Singapore

Singapore's HDB Tengah Township: The first Forest Town and car-free development



# Affordable and Green Mobility

Highly Accessible and Safe City + Walking Is Equitable





### Advocating for A Single, Universal Agenda

Specific links and synergies should be sought with **Goal 11 of the 2030 Agenda** on Sustainable Cities and Human Settlements in terms of financing, and monitoring.

Implementing the New Urban Agenda must keep in mind other relevant international agendas already adopted, particularly the **2030 Agenda** and the **Paris Climate Agreement**.



**Key Goals :**  
**2030 SUSTAINABLE URBAN AGENDA**

**Towards A City For All and Ensuring Rights to the City**

**Key Action :**  
**IMPLEMENT NEW URBAN AGENDA**



*The New Urban Agenda will aim for city sustainability, shaping our liveability, homes and neighbourhoods. The agenda responds to the urban century. It recognises the growth energised by cities but also their spatial, social, cultural and economic inequalities.*



*A need to respond to Our City's Needs*





*Commitments and responsibilities that we will together take in the sustainable path of urbanization for the common good of our cities and communities .....*

**Norliza Hashim**  
**CEO Urbanice Malaysia**  
**Managing Director APUDG**

“Advocating the sharing of knowledge and development of integrated urban solutions towards a sustainable urban nation”

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Promoting and  
Coordinating the  
Implementation:

