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# A STRONG START

Zuraida Kamaruddin's thoughts on her first year in office as Malaysia's housing and local government minister  
Read Pages 10 to 13

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COVER STORY

# An “A” for effort

BY TAN AI LENG

During a Grab car ride from KL Sentral to our office in Mutiara Damansara recently, the driver asked us where we worked and when told that we were from the property portal EdgeProp.my, he began a conversation on the current Malaysian property market that lasted the entire 20 minute-ride. What caught our attention was the high praise he heaped on the country's first woman Housing and Local Government Minister Zuraida Kamaruddin and the work she has done including the policies that the ministry has introduced thus far.

"She knows her portfolio and what she's doing. Instead of targeting the upper income class, she is taking care of the lower and mid-income groups who make up the majority of the country's taxpayers," said the young 30-something Malaysian who said that he is an opposition party supporter but that he remained impressed by Zuraida's fortitude in dealing with housing issues.

Even in Parliament, the Iron Lady of Parti Keadilan Rakyat (PKR) has been winning compliments from the opposition bench as well. It was reported that a few Opposition Members of Parliament were impressed with her performance in answering the tough questions aimed at her ministry during the Q&A sessions in Parliament. They were also glad that she decided to proceed with the PPR (People's Housing Projects) which had been approved by the previous housing minister. It is indeed rare to see politicians in Malaysia openly giving compliments to a member of an opposing party.

On top of that, Zuraida is known for her hard work and commitment to her portfolio. She probably has one of the busiest schedules amongst ministers, often packed with back-to-back meetings in between officiating events and other scheduled work.

One meeting she had with EdgeProp.my in September last year was at the Kuala Lumpur International Airport VIP departure lounge at 12 midnight before she departed overseas!

Despite her busy schedule, she always has time to comfort others. For instance, in September last year, Zuraida visited a family who had just suffered the loss of a 3-year old girl after she fell to her death from her home on the 17th floor of the PPR flats in Kota Damansara.

In November, Zuraida rushed to the hospital to be with the families of six rescue divers from the Fire and Rescue Services Department who drowned in a mining pond in Puchong following a failed rescue attempt.

#### Self-appraisal

When asked to rate her performance in her first year in office, Zuraida confidently gave herself a score of 8 out of 10.

"It's very hard to rate myself as there are various aspects to the work, I'm not all the time 'A' or all the time 'D'. But for now, I think I'm on track with my plans and in delivering what the people expect the housing ministry to do.

For my almost one year performance, I would give myself an 8, based on my performance in solving problems, responding to all kinds of situations and setting priorities," she tells EdgeProp.my in her Putrajaya office on April 18th.

Although she never imagined being a minister, least of all the housing minister, the moment she was given the post, she was committed to doing her best, the way she has been committed to her task as the Ampang MP.

"I have no regrets, be it for the last one year or for my past 61 years of my life. I am happy with what I have achieved and will continue to do more," says Zuraida.

"KPKT (Housing and Local Government Ministry) is the pulse of the nation as it handles problems related to housing for the people, local government, waste management, firefighters and rescuers as well as housing demand and supply. These are all the components of nation building. I told my staff that, and told them to be proud of what we are doing as we are part of nation building," she enthuses.



CLICK/TAP HERE to watch a video interview with Zuraida.

PICTURES BY LOW YEN YING | EdgeProp.my



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**COVER STORY**



**Improving strata living**

To say it has been a busy and hectic year for Zuraida since she was sworn in as minister last May would be an understatement.

The past 12 months have just been a warm-up for the 61-year old minister, and a chance to kick-start new projects and policies. Moving into the second year, she wants to delve deeper into the issues and seek solutions to the housing problems in Malaysia.

One of them will be to reform the Strata Management Act and to empower the Commissioner of Buildings (COB), says Zuraida, because post-development is an important aspect of housing to create a safe and quality living environment for the people.

"Over 75% of the people who are now staying in high-rise strata property are facing a lot of problems in communal living, from cleanliness and safety, to the upkeep of common spaces. But there are missing links between current laws and enforcement to effectively handle the problems (in strata living)," she tells EdgeProp.my.

Hence, KPKT is now looking at reviewing the Strata Management Act and the COB structure to make the laws and regulations easier to understand by all income groups as well as to simplify the decision-making process by Management Corporation s(MC) or Joint Management Bodies (JMB).

This, says the minister, is also in line with the National Community Policy (DKN) that was launched by KPKT in February this year which aims to improve the living environment in public housing and housing for the B40 group in collaboration with the private sector. EdgeProp.my is facilitating the collaboration between KPKT and the private sector for the corporate social responsibility programme under the DKN. It has also created a dedicated website to raise awareness and educate the public about the policy and the needs of PPR residents.

"There are some missing links in the handling of communal living issues in stratified properties. On one hand the COB is not empowered while on the other hand the Strata Management Act is quite complicated to most people," says Zuraida.

As a result, when issues such as maintenance fee collection arise, a decision is difficult to be made and action can't be taken.

Higher income residents will probably have extensive knowledge in property management, they also have the financial capacity to engage specialists to handle strata-related problems for them, but for the lower income group, they may lack knowledge and resources, she says.

Things get even more complicated, she adds, when a developer hands over the development to the JMB or MC, hence, it is important to educate every strata property resident on the laws and regulations related to communal living.

The surprise appearance of Zuraida at one of the bazaar booths during the launch of the National Community Policy.

Zuraida's first day in office in May 2018.



However, the review of the Strata Management Act — to make it easy to understand by the man-on-the-street — as well as the restructuring of the COB's role and to place it under KPKT's management, will need some time to realise.

"I have started the ball rolling. Currently we are organising workshops and forums for all stakeholders to help them understand the issues. I hope that by the end of next year, I could complete the study and present the paper to the cabinet and seek Parliament's approval," explains Zuraida.

**Reviving abandoned projects**

Abandoned housing will also be a focus of the ministry this year. The first case she is hoping to close is the infamous Highland Towers project.

This condominium project in Ulu Klang has been abandoned for 26 years after the deadly landslide in December 1993 which led to the collapse of one of the three towers, killing 48 residents.

Soon after the news that the ministry would be redeveloping the site, Zuraida says the owners of several condo units who were not contactable previously had come forward and negotiations are now in progress.

Once permission is secured from all owners, Highland Towers will be torn down and the site will be redeveloped into a proposed recreational park with 50 bungalows around it.

"After Highland Towers, I'm going to look into other abandoned projects. During my trip to Rantau in Seremban, I saw a lot of abandoned hotel projects along the road to Port Dickson. This is such a waste. If they are developed, it could generate more business opportunities to the locals," she notes.

According to the National Housing Department, as of June 2018, there were a total of 254 abandoned projects in Peninsular Malaysia with Selangor

having accumulated 82 followed by Johor and Negeri Sembilan, which has 44 and 25 abandoned projects, respectively.

However, she adds, to revive the abandoned projects in Malaysia requires time. The current laws may need to be reviewed, while cooperation with local governments is needed to simplify the overall redevelopment process.

**M40 will be the next focus**

Being the first woman housing minister and taking on the position when the property market is down, all eyes in the industry are on Zuraida's every move.

The problem is in considering the different wish lists of the various stakeholders. For instance, industry players wanted more to be done to stimulate the quiet market while homebuyers are hoping for even easier ways to own a property.

For now, Zuraida has taken a firm position to prioritise the needs of the lower income group, especially the B40 group. The policies launched by KPKT include the National Housing Policy (DRN) 2018-2025 and the National Affordable Housing Policy — a sub-policy under DRN — in January 2019, as well as the DKN which focuses on the needs of the B40 group.

However, Zuraida has also expressed concern for the mid-income M40 group and promises that there will be more policies to look after the housing needs for the lower M40 group soon.

"We are looking at the financial mechanism, to find more accessible financial packages to make the process (of owning a home) easier for the B40 and M40 groups. We are also looking at other options, for instance, the FundMyHome or Rent-to-Own schemes (RTO), which could help them own a home," she notes.

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## Easing homeownership with attainable financial packages

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Besides working with Bank Negara, she is also in talks with foreign investors including from China and Korea, to obtain funding support for the RTO schemes.

According to her, there are seven companies that are interested to invest and may sign a Memorandum of Understanding (MoU) with KPKT soon.

Meanwhile, the National Mortgage Corporation — Cagamas is also looking at introducing a shared equity scheme to provide alternatives to people who want to own a home.

She points out that developers have the capital to build the houses desired by the homebuyers but purchasers can't afford the houses and have difficulties in securing loans.

In some cases, the people who could afford monthly instalments could not get a loan due to insufficient income supporting documents or credit track record. Because of this, the minister is looking at various ways to encourage homeownership through alternative funding schemes such as the FundMyHome+DepositKu scheme which was unveiled in February this year. The pi-

lot scheme aims to ease homeownership among the B40 group.

FundMyHome enables a first-time homebuyer to buy a home by paying only 20% of the purchase price. The balance 80% will be funded by institutions. Under FundMyHome+DepositKu, the same homebuyer, if eligible, will receive a loan of RM30,000 from the government to help with the 20% payment. As a result, the homebuyer who wants to buy a RM307,000 home will only need to pay RM31,400 to own the home. If the buyer is eligible for the 7% bumiputera discount, then he or she only needs to pay RM9,910.

Most recently, Zuraida went to Beijing, China with Prime Minister Tun Dr Mahathir Mohamad at end-April to participate in the Belt and Road initiative. During the trip, she learnt more about the Industrial Building System and waste management business and technology.

It is obvious that Zuraida has taken to her role as housing minister like a duck to water, and we can only wish her all the best in the days ahead and to keep up the good work.



EdgeProp.my managing director and editor-in-chief Au Foong Yee (second from left), followed by The Edge Media Group chairman Datuk Tong Kooi Ong and Zuraida with the Eco World Development Group Bhd team at the launch of the FundMyHome+DepositKu scheme.