

Partnerships between Stakeholders in the Provision of and Access to Affordable Housing in Malaysia

Han Ching ONG and Prof. Dennis LENARD, United Kingdom

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ABSTRACT

Although governments all around the world have tried to address the problem of adequate, affordable and sustainable housing to the nations over the past 30 years, but the progress is slow and the problem of “informal settlements” is still growing. The problems of access to affordable housing for the poor are too great for any one group to solve alone. The challenge today is to fill the missing link between the mainstream financial institutions and the low-income communities, together with the long-term commitments of the government and private sectors involved in housing industry to resolve massive housing problems at the same time seeking a balance between shareholder value and social responsibility. This paper begins with providing the concept and background of public-private partnerships/private finance initiatives and followed by presenting detailed international case studies to generate discussion and examination of the provision of “community-based affordable housing”. Finally, a way forward for Malaysia in the provision and access of affordable housing is discussed below. The suggested actions proposed are preliminary.

CONTACT

Miss Han Ching Ong, PhD Research Student
University of Salford, School of Construction and Property Management
Centre for Construction Innovation
1st Floor, CUBE Building
113 – 115 Portland Street
Manchester M1 6FB
UNITED KINGDOM
Tel: + 44 01612955076
Fax: +44 01612955880
E-mail: hc_ong@yahoo.com

Professor Dennis Lenard, Director, Centre for Construction Innovation
University of Salford
1st Floor, CUBE Building
113 – 115 Portland Street
Manchester M1 6FB
UNITED KINGDOM
Tel: + 44 016 12955076
E-mail: d.lenard@salford.ac.uk ; web site: www.ccinw.com

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1. INTRODUCTION

There is a clear need for affordable and adequate housing for the past two decades. The World Bank estimates that the world's population will grow by at least 40% to 8.5 billion or more, and the global labour force will grow even faster, by 60%, increasing from 2.5 billion today to 4 billion workers by the year 2025. Obviously, affordable housing will be required on a massive scale and strategies need to be implemented now.

Governments over the last three decades have tried to address the problem of adequate, affordable and sustainable housing to the nations. The South African Government, more recently, has planned to increase housing delivery on a sustainable basis to a peak level of 350,000 new units per annum for a number of years and yet the progress is slow and the problem of large informal settlements still exists and is growing. This phenomenon has become evident particularly throughout Africa and major Asian cities as unprecedented numbers of rural migrants move into urban centres in search of employment. Low levels of income and limited opportunities for employment have reduced the extent of affordability for the most basic of housing resulting in large informal 'shanty-style' settlements with little or no infrastructure such as services or amenities. For example, in a large informal settlement of more than 200,000 people in Cape Town there are sewer and water outlets provided at one point per square kilometre.

The role of government is gradually changing from that of the 'direct provider' to that as the 'enabler' of housing via a more appropriate regulatory and financial environment. It does not imply a reduction in government responsibility in the provision of affordable housing to the low-income group, but rather encourages an integrated approach to the use of financial, institutional, human and physical resources in public, private and the so called "third" sectors – the community to deliver the demand of housing as a team.

2. CONCEPT OF PUBLIC-PRIVATE PARTNERSHIPS

Around the world many governments are adopting PPP's and private finance as a financing tool for economic investment, which involves funding in construction, privatisation and concession of large scale, capital-intensive infrastructure projects. Notable examples are the Eurotunnel between France and UK (worth US\$19bn), the Trans-Alaska Pipeline System Project (US\$7.7bn), the Sincor Heavy Oil Project in Venezuela (US\$4.5bn), the Hibernia Oil Field Project off the coast of Newfoundland (US\$4.1bn) and the Malaysia North-South Expressway (US\$1.8bn).

Although the concept of PPP's and private finance initiatives have been widely used in business and finance all around the world, there is no precise legal definition of these terms.

It is believed that PPP's will bring together the government and private sector's expertise to deliver better public services beyond reduction in financial burden. In the author's opinion, it is important that government supports (either directly or indirectly) are available, and that risks are properly allocated among all parties involved, and that each party involved is given sufficient incentives and guarantees.

There has been much information about public-private partnership in delivering publicly infrastructure projects or related services. However, not much research has been done in affordable housing. The aim of this paper is to examine the use of PPP's with a view to assessing the suitability of such financing solutions for the procurement of housing (Ong and Lenard, 2001).

3. ANALYSIS OF CASE STUDIES

Government strategies seem to be failing due to the major injection of funds required for the provision of housing to low income groups. The key to providing housing does not lie solely in the number of humanitarian programmes initiated by institutions such as the World Bank, non-governmental organizations or even governments. After decades it is recognised that it lies with the marginalised communities themselves. One of the key requirements is that community networks need norms and trust which facilitate co-operation for mutual benefit. The community learning is through interaction, and requires the formation of teams, processes and relationships within which learning interactions take place to create a sustainable environment facilitating the on-going delivery of affordable housing.

The authors have carefully selected two case studies as a point of reference and the following issues are formulated as questions to be investigated:

What modes of community participation in the provision, maintenance, and sustainability of low cost housing developments are in existence?

What are the social, economic and environmental consequences of community participation in the provision of housing?

How can the availability of skills be enhanced and how can skill development programs be implemented?

What cost management strategies are required for project implementation?

What leadership structures are required in the communities?

Can or should future investment potential be built in to the solution?

What finance structures can be put into place?

3.1 Australian Case Study - The Namatjira Housing and Infrastructure Project

This case study is extracted from one of the stories posted on website <http://www.communitybuilders.nsw.gov.au/stories/>.

The Dareton community had been one of the more disadvantaged Aboriginal communities in NSW, Australia. A Working Party was set up in 1996 with representation from all Aboriginal organisations, local community members and invited government agencies including NSW Health. The collaboration between community members and agencies has led to a strong sense of partnership in service planning and delivery. Since its formation, the Working Party has had agreed authority to direct the projects, and it forms the peak point of contact with the Aboriginal community.

In 1996, the Working Party engaged Sydney firm Burns Aldis as its project manager, and work started on planning the housing and infrastructure project. One of the first actions was to develop a Housing and Environmental Health Plan resulting in a comprehensive community study, comprising the site, demography, existing housing and infrastructure, physical infrastructure, social infrastructure and human services, and incorporating the project delivery methodology and community 'capacity development' proposal. The NSW Government, Aboriginal Environmental Health Infrastructure Forum (AEHIF), provided some initial funding. Dareton was one of the three pilot communities for AEHIF.

The project comprised several elements: Housing and infrastructure to re-house 20 families in tin huts; water supply; sewerage; road works; power and street lighting; landscaping, site restoration, fencing and service upgrading; community facilities and building a capacity for community participants to acquire skills to facilitate future employment.

The community was appraised of sustainability; energy efficiency and appropriate technology and the twenty houses were designed collaboratively with the future residents to meet individual needs. This even involved placing model houses on a topographic model of the site, to ensure that socio-spatial arrangements would meet cultural imperatives. Most residents chose to site their new houses exactly where their tin huts were located, and privacy and space were key requirements of all.

The project was delivered using local labour. Twenty-five apprentices were recruited from within local Aboriginal community and an on-site training structure was negotiated with Sunraysia Institute of TAFE (NSW Technical and Further Education) and Mildura and District Educational Council (MADEC), a local not-for-profit community education provider who have been engaged to co-ordinate site activities. TAFE trainers work on-site full-time with apprentices. The apprentices completed their training at the end of 2000, and have become skilled in various construction trades with an emphasis on multi-skilling.

The collaborative, co-ordinated approach has led to a growth in community confidence and developed a community spirit. The Working Party approach piloted at Dareton has been so successful it has become the model for housing and infrastructure project delivery throughout the region and has been more recently adopted as the structure for the new Aboriginal

Communities Development Program (ACDP), a Department of Aboriginal Affairs - funded programme to address environmental health issues in Aboriginal communities. Allocation of current and future ACDP funding to Dareton helps the Namatjira Working Party to take their community development programme next step, moving from welfare to sustainable economic and social independence.

3.2 Community-Based Low-Cost Housing in Indonesia

The Government of Indonesia has adopted a community-based housing strategy to allow low-income households who do not have access to institutional housing finance to acquire affordable housing. In line with UN recommendations the aim of providing an alternative to the formal housing delivery system that does not provide viable housing for poor communities. The strategy includes all aspects of the previous Australian study such as the promotion of informal and community-based housing delivery, the active participation of communities in the mobilization of resources to lower housing costs and the involvement of project managers. The strategy also includes the development of innovative credit policies, taking into account the limited loan absorption capacity of low-income households.

Development Consultants are used as management partners and catalysts for community-based housing projects. The Development Consultants manage the community and the project build teams and develop skills in the community. They provide financial and cost management as well as planning services to the community. Development consultants from several cities have organized themselves into a network, Association for Cooperative Housing (ASPEK), which serves as a partner in the development of community-based housing in Indonesia.

The State Savings Bank (BTN) introduced a new loan package: the Kredit Triguna or Triple Function Loan. The loans in this package can be used for land purchases, housing construction and income-generating activities. The Kredit Triguna is designed for households that do not have a fixed income and no alternative means of credit and loans are only awarded to the Community on behalf of individual households. The community provides security to the special purpose fund (Dana Mitra) in the form of cash savings or property. Each member of the community has to pay an additional amount, the solidarity fund (Dana Solidaritas) besides the monthly loan repayment. The Dana Solidaritas is a compulsory saving scheme as part of the collective responsibilities of the borrowers to shoulder the cost of defaulters, if any. If there are no defaulters, the Dana Solidaritas remains with the community as part of their capital funds.

A typical project is the Ulu community-based urban renewal scheme covering 16 hectares of slum area on the banks of the Musi River in the Sumatran city of Palembang involving 4,456 inhabitants on very low incomes. The project, which is on-going, addressed serious physical infrastructural problems associated with slum clearance and also non-physical problems such as a low economic capacity, lack of environmental awareness and access to financial resources. Project implementation involves community participation (community self-surveys and participatory planning), income-generating activities (commercial activities integral in the development) and the creation of community based management organisation. Progress

had been modest because Indonesia is still suffering the affects of the South East Asian Financial crisis, which commenced in 1997.

Since the programme commenced 1989, the following low-cost housing schemes have been developed about 500 units have been constructed using community resources. Nearly forty community-based organizations have been formed in more than twelve cities and villages. An extensive network of development consultants has been established to work with community groups. It is felt that progress has been severely affected by the regional financial crisis but a decade of experience can provide a foundation for the provision of affordable and sustainable housing in Indonesia (Suyono, 1999).

4. SUGGESTED ACTIONS FOR MALAYSIA

In the case of Malaysia, low-cost housing is defined at a ceiling price of RM25,000 per unit or less, which can only be sold to households with monthly income of between RM500 and RM750. The types of houses delivered under this programme may include flats, terrace or even detached houses. Each low-cost house must have a minimum built-up area of 550 – 600 square feet comprising two bedrooms, a living room, a kitchen and a bathroom-cum-toilet. A 30% low-cost quota with a ceiling price of RM25,000 is to be imposed for any private housing scheme reaching a certain threshold size of development. In summary, the major problems associated with the low-cost housing policies in Malaysia are the low-cost 30% quota, cross-subsidisation, delivery system, incentives promised by the government, sources of finance, Bumiputera homeownership, community participation, and contributions of other players in the housing industry. Based on these issues and problems, the following actions are proposed:

4.1 Economics of Low-Cost Housing

The most critical issue faced by the private housing developers concerning the successful implementation of low-cost housing is the development cost, which includes land cost, construction cost, professional fees and fees and contributions to the government agencies. According to a survey carried out by Ghani and Lee (1997), the most important cost component is the construction cost, which takes up 60 – 80% of the total development cost. The construction cost alone ranges from a low of RM12,000 per unit to a high of RM43,000 with an average cost of RM23,000 per unit for terrace house. It is obviously not viable to decrease the ceiling price of RM25,000 but any adjustment of price upwards will defeat the primary objective of providing affordable housing to the poor. The authors feel that the selling price should not be arbitrarily fixed and the developers must be allowed to make a reasonable profit from their low-cost housing development projects. The price should be revised accordingly taking into account of different locations. Incentives will help to lower the development cost but some form of cross subsidy element must be available for developers to be able to play a direct contributory role in meeting the low-cost housing targets. It should be distributed and shared between all the players who benefit from the housing industry including the banking sector, building material manufacturers and professionals by assisting the government in its social role in providing affordable and sustainable housing for low income groups.

4.2 Housing Delivery System

The issue of allocating low-cost houses to target group is central in the housing delivery system. Low-cost units are being allocated and eventually bought or inhabited by ineligible buyers who are not qualified in the income criteria. A national computerised system has been set up to improve the transparency and accountability of the allocation of low-cost units in both private and public developments. A pre-registration of eligible buyers is suggested in order to allow the government to monitor the sale of low-cost houses to check abuse. It is important that the system should keep up to date to identify eligible buyers and at the same time to weed out those potential buyers who have already owned their houses. The authors also suggest that any vacant low-cost units should be sell back to the state government by the original owners to ensure that units are then reallocated to other eligible buyers approved by the state government. The state government should also adjust the resale price accordingly.

The most serious problem facing by the private housing developers is the delay in obtaining approval of plans from government agencies. The gestation period from the day of purchase of a piece of land until the approval of all the development plans by the relevant authorities may take up to five years. It is important for the government to reduce unnecessary steps in order to expedite the housing delivery process and lower development costs.

4.3 Bumiputera Homeownerships and Participation in Housing

Generally, Bumiputera homeownership and participation involve the following characteristics:

- At least 5% discount of the selling price of the house for Bumiputera buyers
- At least 30% of the housing development has to be withheld by the housing developers for sales of Bumiputeras
- Restrictions and development of Malay reserve land.

This quota is imposed in line with the government's objectives to provide opportunities for bumiputeras to own houses and to promote greater interaction among various ethnic groups in order to bring about multi-ethnic communities. It is proposed that the government should set a time frame for the automatic release of the unsold units allocated to Bumiputeras or by establishing a central fund to buy up the units that are not to be taken up by the Bumiputeras for subsequent rental or sale to Bumiputera buyers in order to ease the cash flow of developers. The responsible authorities and developers should review the implications of such quota in the interest of the overall housing industry and at the same time continue in assisting Bumiputeras in homeownership. Also, a review should be undertaken with regards to the policy of discount price for bumiputeras to ensure that privileges are given only to deserving groups. For instance, discount is only available for properties within certain price range because buyers of high-cost houses would have earned a certain level of income and therefore special price discounts are not required.

- Bumiputera participation in property development as housing developers is minimal and disappointing. Although there is no readily statistics available regarding this but it may be attributed to the following factors:
- Lack of own capital
- Lack of skills and techniques including planning, management and technical
- No land bank
- Difficulties in obtaining loans, both for completion of purchase as well as bridging finance
- Difficulties in obtaining approvals from relevant government agencies – same as non-bumiputeras developers
- No special privileges or incentives granted by authorities
- Dependence on and difficulties in working with non-bumiputeras contractors, sub-contractors and suppliers.

However, the potential of Bumiputeras participation in the housing industry is still remain tremendous because land ownership among Bumiputeras is very high especially in rural areas. Furthermore, there are vast tracts of land in Malay reservations with good potential for development. Currently, these lands are locked in with restrictions and red tape and are consequently relatively low-priced. If these lands can be unlocked through easier and faster approvals for development, the Bumiputeras could eventually become the biggest house-ownership community in the country. However bear in mind that as more and more development encroaches on such land, house price is expected to increase. On the other hand, the federal and state governments could establish special training programmes to provide necessary skills and techniques to encourage a greater participation of Bumiputeras in housing industry.

4.4 Assessment of Housing Needs by State and Local Authorities

It is always difficult for the housing supply to meet the demand as housing development involves a long process of planning and construction. The demand condition may change by the time all the houses are completed. The housing industry is either oversupply or under supply of housing units. Housing need is as elusive as housing demand, especially for the low-cost housing market. Each state should therefore conduct its housing needs assessment study to identify the specific needs of the state in terms of the needs of various segments of society. Low-cost housing areas should be planned ahead and incorporated into local plans. Local authorities should pay special attention to low-cost housing in specific areas by undertaking socio-economic studies to find out the housing needs of the area (Ghani and Lee, 1997). This may mean that exemptions or relaxations may be resulted for certain developers not required to construct any low-cost houses in their development project or being required to construct less than 30% low-cost houses. In this case, developers who are not required to construct low-cost houses could contribute to a central fund, as mentioned earlier, which can be used for other low-cost housing projects in order to reduce the amount of cross-subsidy needed.

4.5 Provision of Incentives to Private Housing Developers

The federal government promised various incentives to encourage private housing developers to play an active role in the provision of low-cost housing. The incentives given include faster plan approval, lower land premium, infrastructure cost subsidisation, relaxation in planning and housing standards and concession from financial contribution to utility authorities. These incentives have to be implemented at the state and local government levels as they involve land matters as well as numerous approvals for planning and building control.

The government could play a role by providing land as an incentive to private developers who involved in low and low-medium cost housing under special concession contract structure. An equitable and clear legal and regulatory system for this type of investment should be developed to minimise disputes and conflicts. The incentives provided by the government must be attractive and sufficient enough to provide evidence to the private sectors that they will get a better return from this type of public-private partnership than in other investment opportunities. Another possible subsidisation could come from central fund collected from non low-cost housing developers as mentioned earlier.

4.6 Contributions and Participation of All Players – Both Demand and Supply Side

The private housing developers have been criticised for all sorts of shortcomings and practices regarding their role in providing affordable houses to the low-income groups. The motivation to maximise profits has been the overriding objectives of private housing developers. The developers certainly deserve some brickbats, but not all of them. The authors believe that targets set for low-cost housing can only be achieved provided all players in the whole housing chain both from the demand and supply side including policy makers, approving authorities, building material manufacturers and suppliers, the contractors, financial institutions and professionals play their respective parts in the provision of affordable housing to the poor. For example, financial institutions can play a role by establishing special loan package with low interest rate and flexible repayment options for low-cost house buyers. Building material manufactures and suppliers can contribute by introducing special concessions for cement or other major building materials. Estates owners and employers in the manufacturing sectors should contribute to building low-cost housing for their workers as an incentive and to provide permanent living arrangements and security. Although the responsibility of building houses to low-income groups should be shared among all the players in housing industry, it is the author's view that the government should bear more than a fair share than any other players.

4.7 Involvement of Local Community

The Malaysian government alone has yet to succeed in meeting the demands of affordable housing in the country and effective public-private partnership could be a solution in delivering affordable housing where the government and the private sector can pool their resources together and cooperate as a team to deliver the demands. For this venture to work supply must be met with demand and whereas the poor may want to own their own house, they may not have the means to do so. Therefore, financial institutions play an equally

important role in realising this joint venture. However, the withdrawal of mainstream financial institutions has forced many low-income households to rely on informal credit channels to meet their credit needs. These include moneylenders who operate outside the legal and policy framework of banks, market vendors, and shopkeepers, which imposed extremely high interest rates. Hence, proper regulated community-based financial institutions with their own interest at heart could play an important role in affordable housing delivery. For instance, the community itself in voluntary basis, which involve different professionals, could form a community organisation to manage and maintain the housing area. The community itself need to be given the necessary technical and planning skills and techniques enabling them to implement acceptable solutions to provide affordable housing as shown in the 2 case studies above. It is necessary to strengthen a sense of collective community ownership and responsibility for the implementation of sustainable affordable housing strategies and programmes.

4.8 Housing Finance

The sources of housing finance are from the capital market, public sector allocations through budget process, and household savings both formal and informal. Mainstream financial institutions are withdrawing from providing financial services to people who are suffering from irregular employment and who do not have a history of good credits, which make them non 'bankable'. Hence financial institutions both national and regional should be encouraged to facilitate access to micro-credit or other micro-financing schemes and other economic opportunities for low income community and provide support of small-scale local skill development and capacity building programmes in skill-based training in local communities, either through "soft" law or "hard" law. In the case of Indonesia, a compulsory saving scheme as part of the collective responsibilities of the borrowers is implemented to shoulder the cost of defaulters.

Bank Negara Malaysia, the central bank has implemented policies and guidelines as well as strategies to create a viable housing system, which help individual households to own a house. Bank Negara Malaysia has directed commercial banks and financial institutions to provided eligible house buyers to obtain 95% financing, with a maximum repayment period of 25 years and maximum interest rate of 9% (Siti & Kartini, 1997). In addition, with the recent announcement of the withdrawal of Employees Provident Funds (EPF) for housing purchases or to reduce/settle the balance of the housing loan, house buyers will have easier access and assistance in obtaining funding to own their houses.

4.9 Rental Homes

It is proposed that the government should provide decent homes for rental to those who are not eligible for low-cost houses but for the moment cannot afford to buy houses of higher price range. Having provided rental homes, the tenants are then allowed buy up their properties when they are financially able to do so. On the other hand, the housing policy should be widened to include the provision of decent shelter for rental to the homeless as well.

4.10 Innovative Housing Technology, Research and Development

The government should place emphasis on research and development activities on issues related to human settlement and urbanisation through establishment of research institutions or participation of higher learning institution and the private sector. This includes innovative housing design and technology, especially technical research on alternative construction materials and industrialised building systems so that construction cost could be reduced. Development of capital-intensive technology should be encouraged to save labour costs. In addition, studies should be carried out to formulate a comprehensive policy on housing to ensure sustainable housing development (Eighth Malaysia Plan, 2001).

There is a need to encourage better quality construction. There are many complaints received regarding substandard materials, workmanship and construction. Developers claimed that the escalating cost of the building materials have severely diluted the profits in building low-cost housing. Customers/buyers should be educated so that they are willing to pay higher prices for better quality works.

Governments should also develop affirmative action policies to provide better access of low-income community to land titles and tenure, finance, education and training, and skill development with particular emphasis on the needs and roles of young people, as the successor generation of sustainable development, was stressed. Related to this is the need to have a well-informed media and public communications network that promotes public awareness, informs and educates the public about key sustainable development issues (Lenard & Powell, 2001). At the same time, the authors suggest that partnerships between the private sector and academic institutions could be established, where the private sector would finance scholarships and workshops, while the scientific sector would provide training in science for sustainable development to the private sector.

RM is abbreviation for Malaysian currency, Ringgits

5. CONCLUSION

The housing sector plays an important role not only in the areas of economic development of a country but also in social areas. While there has been progress in the provision of affordable housing, only modest deliverables have been achieved. Urgent measures need to be formulated to assist countries to better cope and strengthen commitment to the provision of affordable housing. The issue faced by the housing industry is not whether there are sufficient houses, but whether we have the ability and resources to build affordable and quality houses, and at the same time to ensure that the houses and the built environment are safe, healthy and comfortable to live in and befitting the socio-economic development of the country. A way forward is to positively promote development of new relationships between the government, the private sector, mainstream financial institutions, and the local community. Whether such partnerships can form part of new urban governance better able to resolve housing problems to low-income communities in the future, it is another challenge, which required long-term efforts and commitment.

Sustainable affordable housing policy development needs to be based on a sound philosophy underpinned by community, cultural and environmental values. In this regard, proper and adequate education training is seen as particularly important. Often rapid economic growth has failed to take into account the needs of the low-income communities and often their needs and priorities have been left behind in the race towards economic development. Hence it is also essential to integrate economic, political, social and environmental concerns in government policies in all level of community sectors.

Whether it is a housing owning democracy or accessibility to affordable and sustainable housing for the nation, all the players involved in the housing chain including policy makers, approving authorities, housing developers, building material manufacturers and suppliers, the contractors, financial institutions, professionals and the local community should play their respective parts in achieving this objective set upon.

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Han Ching Ong obtained her BEng in Civil & Structural Engineering at University of Newcastle upon Tyne in the year 2000. In the following year, she continued her study at the MSc in Management & Implementation of Development Projects at UMIST. Currently she is in the final stage of the PhD programme in the School of Construction & Property Management - University Salford. Her research aim is to develop a housing model for the implementation of sustainable and affordable housing schemes capable of being applied throughout Asia and in particular Malaysia.

Professor Dennis Lenard is an internationally accredited cost and project manager specialising in Innovative Financing Solutions for the procurement of constructed facilities with extensive experience the preparation of development feasibility studies. His particular interests is in international property investment, particularly in the Pacific Rim where he has observed a steady move from national to international competition, with emphasis on the expansion of free trade zones and the removal of access barriers. This has presented a number of challenges as well as opportunities for corporations requiring developed facilities or seeking property investments. Professor Lenard is currently working on International property investment strategies together with the development of a knowledge base for property acquisition in Europe as well as East and South East Asia.