

Housing Strategies in Malaysia – A Review

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Key words. **Lowcost** housing, public sector, private sector, Fourth Malaysia plan, Fifth Malaysia plan and projection.

Abstract. Malaysia has experienced rapid urban growth since the 1950's. This phenomenon has been influenced by population increase and other activities. Now about 65% of the total population is concentrated in urban centres in Peninsular Malaysia including **Kuala Lumpur**, Penang and several other principal towns. Rural-urban migration is also contributing towards such urban growth. However, the pressure of urban population on the urban centres has caused several housing problems. The need for housing has been **recognised** by public and private agencies. Though some houses have been provided by private **agencies**, they are beyond the reach of the lower income group. Concerted efforts have been emphasized by the public agencies, by providing more low cost houses in particular, since this category of housing is in great demand. Other facilities, subsidies and incentives have also been initiated by the public agencies in an attempt to reduce the housing problems.

1 – Introduction

The rate of urban growth intensifies the problem created by the size of a city. Many cities in developing countries have grown more in the last 25 years than at any previous time in history. The population has grown far faster than the stock of reasonable quality houses and the supply of basic facilities. Housing not only provides shelter for a family but is seen as a centre of its total residential environment. Housing acts as a focus of economic activity, as a symbol of achievement, social acceptance and as an element of urban growth. Housing fulfills social needs and satisfies remunerative urban investment which means that shelter has a fixed location which provides access to employment, educational opportunities, health facilities, security etc. This article **will** examine the strategies and the success of housing programmes in **Malaysia**⁽¹⁾

(1) Malaysia is made up of Peninsular Malaysia (sometimes known as West Malaysia) and East Malaysia (states of Sabah and Sarawak). Peninsular Malaysia is at the tip of Mainland Southeast Asia while Sabah and **Sarawak** are on the Island of Borneo. Malaysia is governed by parliamentary democracy =

with reference to Kuala Lumpur⁽²⁾ and Penang⁽³⁾ (Fig. 1). It is hoped that the housing experience highlighted in this article, will be of some value for the future development of housing industries in developing countries.

STATES IN MALAYSIA

- 1 Perlis
- 2 Kedah
- 3 Penang
- 4 Perak
- 5 Selangor
- 6 Negeri Sembilan
- 7 Malacca
- 8 Johore
- 9 Pahang
- 10 Terengganu
- 11 Kelantan
- 12 Sabah
- 13 Sarawak

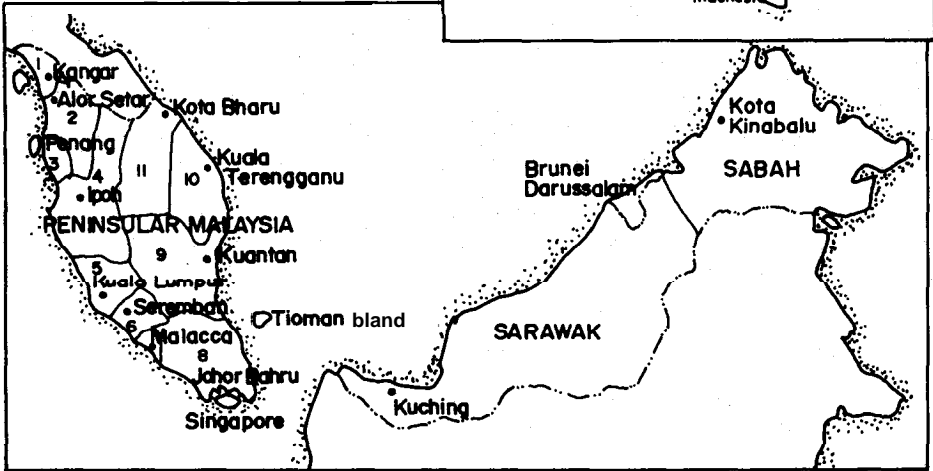
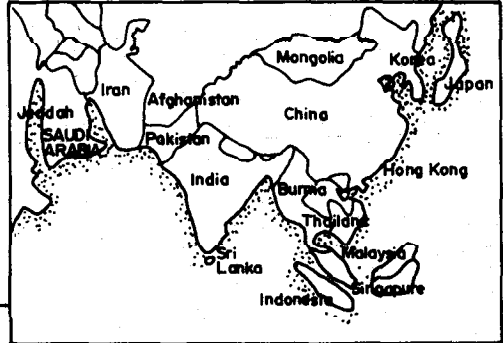


Fig. 1. Location of Malaysia

- = with a constitutional monarch **ruling** the nation. The population in 1989 was about 16.9 million. The capital city is **Kuala Lumpur**.
- (2) Kuala Lumpur is the capital city of Malaysia with population of about 1.2 **million** in 1980 and expected to reach 2.2 **million** by the year **2000**.
- (3) Penang is the **second** largest city after Kuala Lumpur. It was founded by Sir Francis Light in 1786. It started history as a trading and commercial city. When the British founded the city, economic activity expanded and attracted more people. The population in 1980 was **0.34** million and expected to **reach** 0.45 million by the year **2000**.

2 - Pattern of Urbanisation in Malaysia

Malaysia like any other developing country has experienced rapid urban growth. Kuala Lumpur and Penang are two cities that experienced rapid population growth as shown in Fig. 2. Growth of population in other areas has been quite substantial. To some extent, rural-urban migration also gives rise to housing problems. This type of migration has occurred in Peninsular Malaysia from 1957 until now, and in some cases, resulted in the increase of the squatter population of Kuala Lumpur and other cities. However, not all migrants become squatters and not all migrants cause problems of squatting. Besides squatting, dilapidated houses, old houses and houses deficient in basic amenities are another source of housing problems.

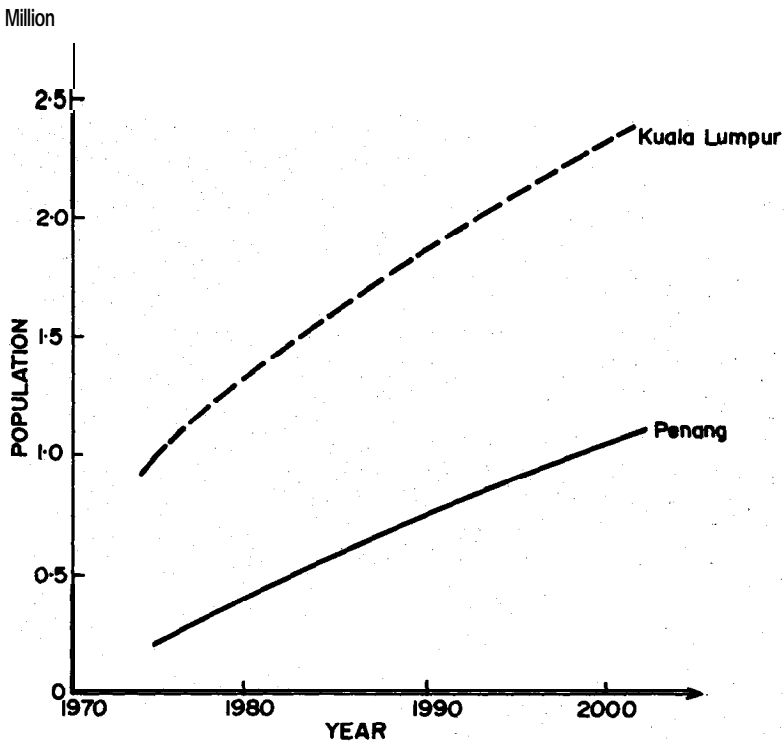


Fig. 2. Population increase in the cities of Kuala Lumpur and Penang 1980-2000.

3 - A Review of the Housing Situation

The housing situation depends on the policy of a country, whether it concentrates on high rise, high density low cost housing for the low income group or on the middle or low rise, high cost housing for upper income group.

Government policies and programmes are formulated to ensure that all Malaysian, especially the lower income group, have the opportunity to fully enjoy housing facilities and other necessities. There are two main agencies in Malaysia involved in housing development.

1- Public agencies such as State **Governments**⁽⁴⁾, Urban Development Authority (UDA), Regional Authorities such as Federal Land Development Authority (FELDA) and Federal Land Consolidation and Rehabilitation Authority (FELCRA), and Government Employees Housing Agencies.

2- Private agencies such as housing developers.

Public agencies, mainly concentrate on implementing low cost **housing**⁽⁵⁾ for the lower income group. The public agencies also allocate housing sites and provide community facilities in the rural areas. The private agencies, on the other hand, fulfill the demand for the medium and higher income group by constructing medium and high cost housing. Recently, however, they have ventured into the low cost housing market as well.

3 -1 Housing construction in Malaysia

During the Fourth Malaysia Plan (**FMP**)⁽⁶⁾, between 1981-1985, a total of

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- (4) Malaysian administrative system comprises of 3 tier system, namely : Federal Government, State Government and Local Government. The Federal Government is the highest authority concerned with among other things is to formulate socio-economic policy, ensuring the implementation of national policies and providing necessary assistance in terms of fund and technical aids to the state government and local authorities. The State government, the second tier system receive directive from the Federal Government on a number of issues . There are 13 states in Malaysia and each is headed by a Chief Minister . The 13 states are, Perlis, Kedah, Perak Penang, Selangor, Malacca, **negeri Sembilan**, Johore, **Pahang**, **Trengganu**,**kelantan**, Sabah and Sarawak. The local governments are the lowest category responsible to it's own local authorities. There are few local authorities in each of the states.
- (5) Low cost houses are houses costing less than **M\$25,000**. Medium cost houses are costing between **M\$25,000 - M\$100,000**. High cost houses are houses costing more than **M\$100,000**.
- (6) Malaysia has formulated a programme as a guide for social and economic development for the entire country for every 5 year period. The programme outlining socio-economic development in the contexts of urban and rural areas including budget allocation . There are a number of 5 year Malaysia plans namely:
- | | |
|----------------------|------------------|
| First Malaysia Plan | 1966-1970 |
| Second Malaysia Plan | 1971-1975 |
| Third Malaysia Plan | 1976-1980 |
| Fourth Malaysia Plan | 1981-1985 |
| Fifth Malaysia Plan | 1986-1990 |

923,300 housing units were planned to be built to replace deteriorating and unsafe houses. Of these 923,000 units, the public sector was given the responsibility to **build** 398,570 units and the private sector was responsible for the remaining 524,730 units. At the end of FMP, only about 391,924 units (42.4%) of the targetted number were built (Table 1). About 90,480 units were low cost housing (see photos 1 and 2, and plans 1 and 2) while 155,830 units were **of medium** (photos 3 and 4) and high cost. From these figures, it can be clearly seen that the housing problems are still very much unresolved although they have been reduced to a certain level. There is still a shortage of housing in the country as the number of housing unit built failed to achieve the desired target (Table 1 and Fig. 3) [1, pp. 256-266]

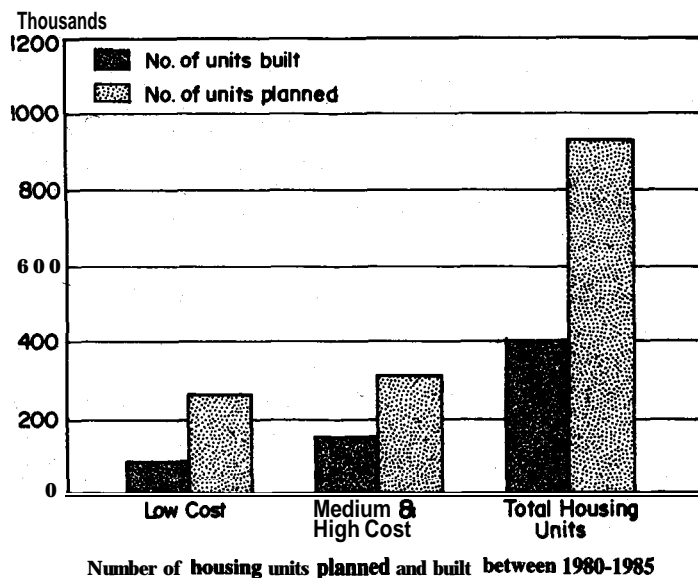


Fig. 3. Progress of housing development in Malaysia 1980-1985.

Compared to the housing programme of the Fourth Malaysia Plan, a larger portion of the housing target in the Fifth Malaysia Plan (1986-1990) consists of low cost houses. Housing target under the Fifth Malaysia Plan is made up of 495,000 units (70.6%) of low cost houses, 180,200 units (25.7%) of medium cost houses and 26,300 units (3.7%) of high cost houses. The total targetted houses to be built by the end of 1990 is 701,500. Private sector will build most of the 701,300 units planned to be constructed, that is 552,500 units (78.8%). The public sector will build a total of 149,000 units representing 21.2% of the target (Table 2) [2, pp. 124-128].

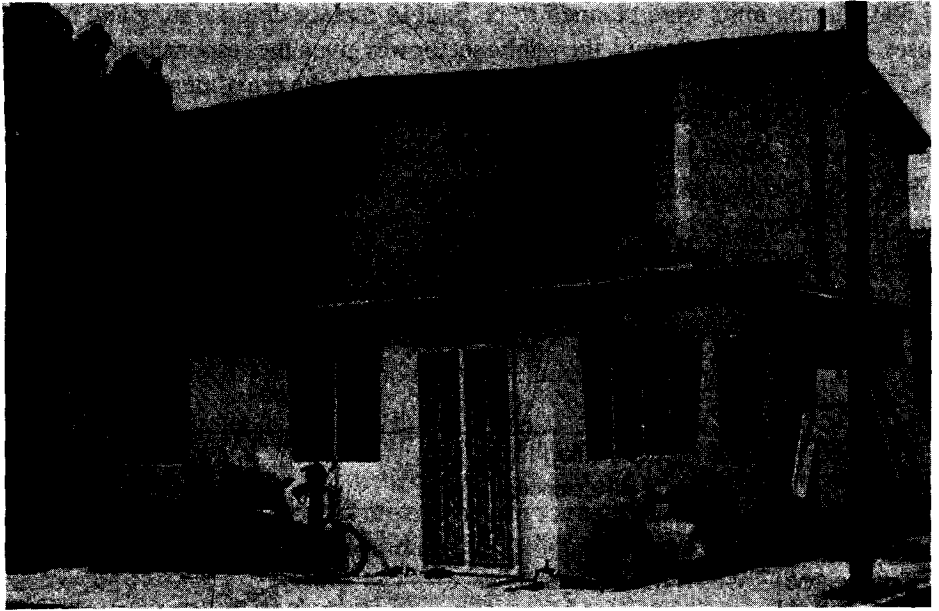


Photo 1. Example of semi detached cluster houses (low cost) in Penang

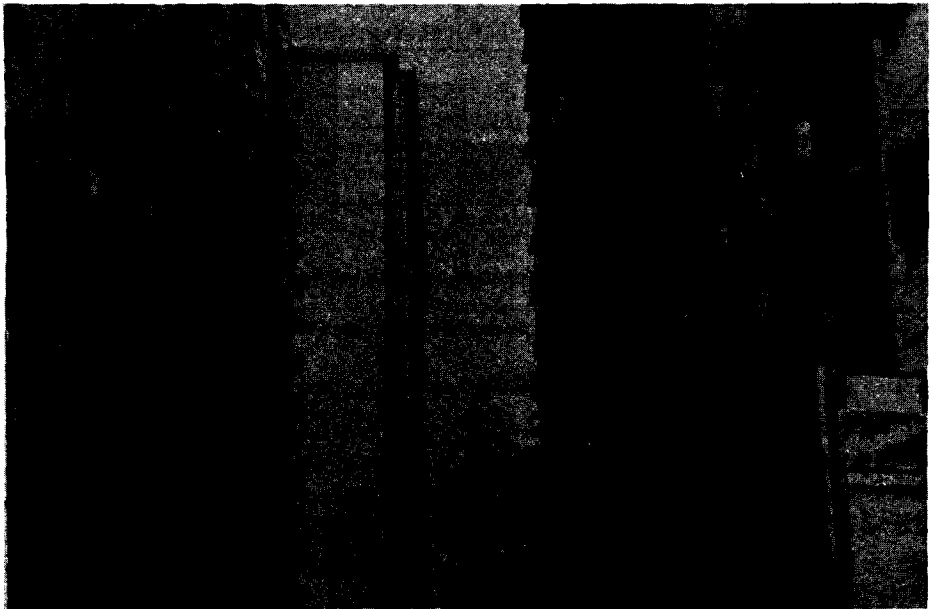


Photo 2. Example of low cost high rise flats in Penang and Kuala Lumpur

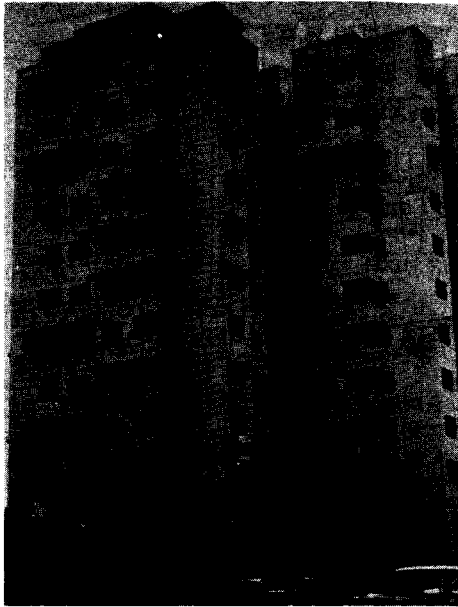


Photo 3. Example of high rise flats (medium cost) in Penang and Kuala Lumpur

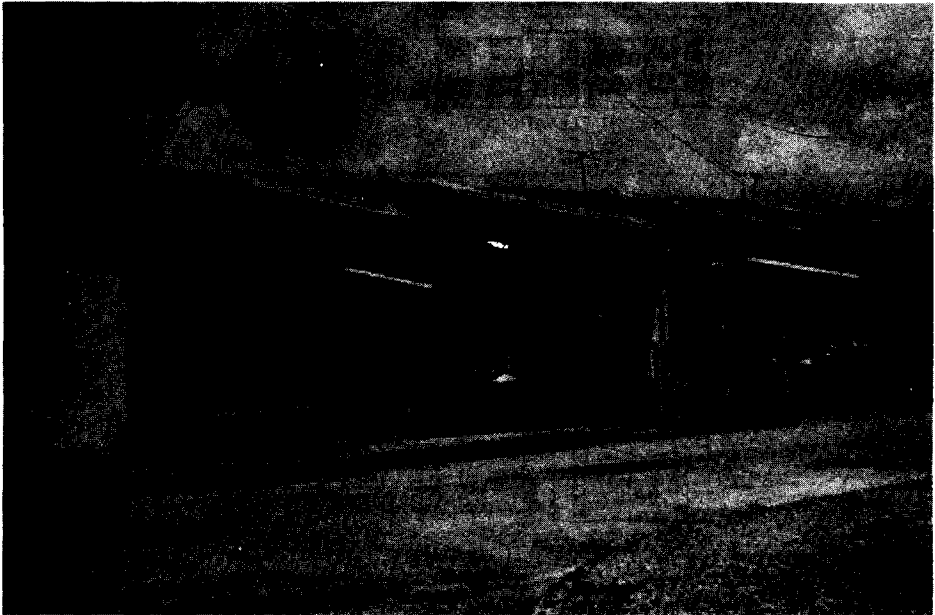
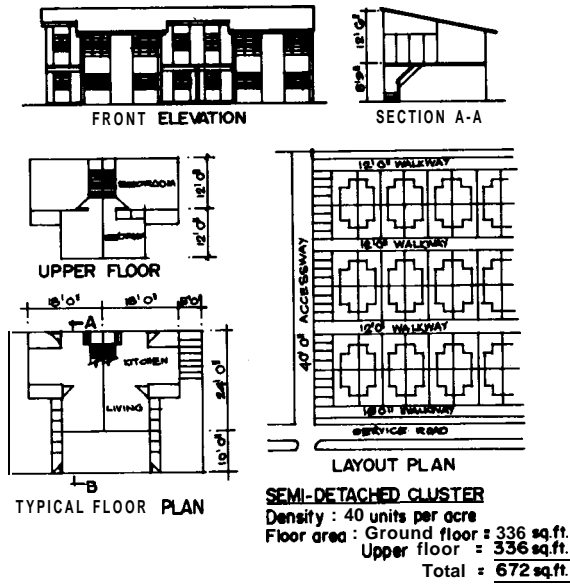
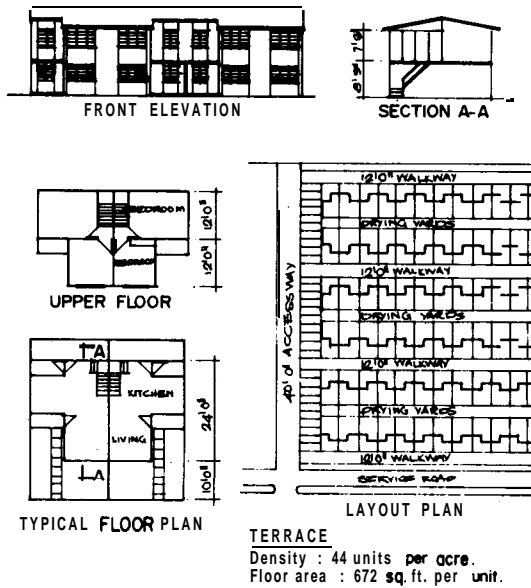


Photo 4. Example of medium cost single storey terrace houses in Penang, Kuala Lumpur and other areas in Malaysia



Plan 1. Example of semidetached cluster houses (low cost) in Penang



Plan 2. Example of 2 storey terrace houses (low cost) in Penang

Table 1. Achievement of housing programmes in the Fourth Malaysia Plan 1981 - 85

Overall housing programmes	
Target	923.300 units
Achievement	391.974 (42.4%) units
Public sector programmes	
Target	398.570 units
Achievement	190.051 (47.7 %) units
Private sector programmes	
Target	524.730 units
Achievement	201.873 (38.5%) units
Private sector low cost	
Target	90.000 of 524.730 units
Achievement	22.794 (23.3% of 90.000) units

Source: Ministry of Housing and Local Government, Kuala Lumpur, 1990.

Table 2. Fifth Malaysia Plan public and private sector housing Programmes 1986-1990

Programmes	Targetted units	Types of houses		
		Low cost	Medium cost	High cost
Publicsector	149.000	120.900	27.900	200
Private sector	552.500	374.100	152.300	26.100
Total	701.500	495.006	180.200	26.300

Source: Ministry of Housing and Local Government Kuala Lumpur 1990.

3 -2 The housing situation in Kuala Lumpur

Kuala Lumpur is the largest city and the capital of Malaysia, and has developed so fast that it has now become one of the most developed and modern cities in the South East Asian Region. Generally, houses are classified in three categories:

- 1) permanent
- 2) Semi permanent
- 3) Temporary

About 188,000 (4.9%) houses in Kuala Lumpur in the year 1980, [3, pp. 39-42] were classified as semi permanent, (defined as houses with wall material made of wood and half brick) while 28.4% were classified as temporary. These temporary

houses were mainly made of wood. Approximately 54% of all the temporary and semi permanent dwelling units were squatter houses. The houses were found to be over crowded and lacking in basic amenities. About 26.7% of the dwelling units did not have electricity and 34% were not equipped with flush toilet facilities.

According to the Kuala Lumpur Structure Plan (1984), the total housing need between 1980 to the year 2000 was estimated to be 326,300 units. The housing situation in Kuala Lumpur was not balanced in terms of supply and demand. The supply of houses has not been able to cope with the housing demand. This shortage is mainly due to the limited construction capacity, increase development cost and the difficulty in obtaining materials and man power. All these facts lead to the high rate of price increases, thus widening the affordability gap between the rich and the existing owners, and those at the lower end of the income distribution strata. Therefore, the extent of housing problems is more complicated and difficult to establish than the mere identification of slums and squatters.

3-3 The housing situation in Penang

There is also a deficiency of housing units in Penang Island. Forecasts by the Penang Island Municipality indicated that there was an overall shortage of 2,787 units in 1980. The situation is getting worse because the average annual rate of construction of about 2,330 units per year is lower than the average annual increase in housing need of about 3,300 units per year. The housing study also estimated that the number of housing units required to house the future population in Penang up to the year 2000 is about 65,416 (Table 3). About 1% of housing units in the Island is considered to be dilapidated and structurally unsafe for living and another 5% were deteriorating. Most of these poor housing areas are also lacking in amenities such as toilet facilities, drainage, road access and proper layout [4, pp. 79-106].

Table 3. Penang Island • Housing Needs Projection (1980-2000)

Category of needs	1981-1985	1986-1990	1991-1995	1996-2000	1980-2000
Housing	1869	1868			3737
Immediate replacement	1133	.			1133
Normal replacement	2109	2455	2764	2764	10092
Needs for additional households	10545	12273	13818	13818	50454
Total housing needs	15656	165%	16582	16582	65416
Average/Per Annum	3131	3319	3316	3316	3271

Source : Penang Island Municipality [5].

The **price of housing** in Penang is very high compared to the general affordability level of the people although prices of houses have dropped since 1983. The projection of housing needs by different income group shows that about 30% of the households can only afford to buy housing units costing **M\$25,000 (US\$10,000)** and less per unit, and a substantial percentage of household (10% to 20%) cannot afford to buy a housing unit even if it was priced at **M\$25,000 (US\$10,000)**. Similar problems with varying degree persist in other Malaysian urban areas. General policies and strategies are certainly required not only to deal with problems at the national level, but also for cities and other urban areas.

4 – An Assessment of Housing Policies and Strategies

4-1 General policies and strategies

This section focusses in greater detail on housing policies and strategies including the public housing adopted by the Federal Government⁽⁷⁾ for the lower income group. The Federal Government has actually imposed certain policies on the provision of low cost housing in Malaysia. The government also provides funds at low interest and utilise the technical services of a number of housing trusts [6, pp. 45-78]. The State Governments are required to provide state land on nominal terms and also the necessary roads, roadside drains and water mains free of charge. This policy has been implemented after taking into consideration the financial and technical resources of the State Governments and also the fact that, constitutionally, housing and accommodation are subject to the jurisdiction of each individual State Government. The Ministry of Housing and Local Government in 1961 reviewed this policy and imposed certain conditions which required:

1– The housing trust prepares the layout, plans and design for a low **cost housing** scheme including site works and auxiliary services and is also responsible for supervising the whole project.

2– The loan spent on site development and auxiliary services for the purchasers or tenant as the case may be.

3– As far as possible, the concession will only apply to four or multi storey houses. Schemes for other types of accommodation such as terrace houses and

(7) Malaysia has adopted Town and Country Planning Act 1976 which requires all local authorities in Malaysia to prepare structure plans and local plans for their respective areas. Structure plan is a document outlining the strategic policy framework indicating the desired development over the period of years for their respective local authorities. The guidelines and policies of the structure will be used as framework for the preparation of the detail physical action plan known as local plans.

wooden houses for fishermen will only be considered if the cost of site development and auxiliary services do not exceed 25% of the total cost.

4 -2 Loan repayment and housing finance

Houses or flats built under the policy are either sold on hire purchase terms or for rental. In the case of hire purchase schemes, occupants are required to pay monthly over 17 years based on the capital cost bearing interest at the rate of 20% per annum. The loan is given to the State Government at 20% interest payable over 20 years. In the rental schemes, occupants were and are still required to pay rental not exceeding M\$50 (US\$20) per month.

Housing finance is also provided by commercial establishments. Malaysia Building Society Limited, various cooperative societies and finance companies offer loans to homeseekers to obtain loan. Government servants apart from obtaining the facilities from the government owned houses, can also obtain soft loan at 4% interest from the government to purchase a house as an incentive to workers to achieve security in their old age. The Malaysian Building Society Limited obtains loans from the Employer's Provident Fund (EPF) and charges interest lower than the commercial establishments for the lower income group to purchase houses. Recently, the Federal Government has introduced another strategy exempting purchasers of house (costing less than M\$100,000 (US\$40,000) from paying stamp duty and this is effective until 31st. December 1990. This strategy was introduced since the strategy allowing EPF contributors to use their contributions up to the maximum of about either 45% of the total contribution or 10% of the total cost of the house, whichever is less. has not really been effective, although it is complementary.

4 -3 Subsidies

Subsidies can be in various forms and are one way of redistributing income from the middle and upper income to the lower income group. State provision of land represents a subsidy which may help to reduce the selling price of the accommodation to meet the capabilities of the lower income group. Providing architectural, technical and supervisory services to the housing trust free of charge is another long established policy of the Federal Government.

4 -4 Sources of finance

To ensure that some of the above mentioned policies are successfully implemented, the government has made sure that a sum of M\$2 billion (US\$800,000) annually is made available by the commercial banks, finance companies and Bank Negara (National Bank) for loans to individuals to buy houses. Bank Negara has also issued directives to commercial banks and finance companies to provide end finance

to purchasers of houses costing less than **M\$100,000 (US\$40,000)**. Out of 100,000 units to be built annually, 60% will be low cost houses costing less than \$25,000 (M\$10,000).

Presently the maximum interest rate to be charged for houses costing **M\$60,000 (US\$24,000)** and less, is 10%, and for houses costing from **M\$60,000 (US\$24,000)** to **M\$100,000 (US\$40,000)**, is 11%. This is considered by many as not appropriate and beyond the reach of the poor. On the affordability issue, it is proper to emphasize that the special low cost housing programme is obviously tailored for those with monthly incomes of not exceeding **M\$680 (US\$272)** per month. A purchaser of a low cost house at **M\$25,000 (US\$10,000)** who takes a 100% loan at 10% interest over 25 years is required to repay about **M\$27.18 (US\$10.80)** per month and the details are shown in Table 4.

Table 4. Monthly Repayment on Housing Loans

	Interest %	Years				
\$25,000 Housing loan						
4.00	253.11	184.92	151.50	151.96	119.36	
5.00	265.16	197.70	164.99	146.15	134.21	
6.00	227.55	210.96	179.11	161.08	149.89	
7.00	290.27	224.71	193.82	176.69	166.33	
8.00	303.32	238.91	209.11	192.95	183.44	
9.00	316.69	253.57	224.93	209.80	201.16	
10.00	330.38	268.65	241.26	227.18	219.39	
\$22,500 Housing loan						
4.00	227.80	166.43	136.35	118.76	107.42	
5.00	238.65	177.93	148.49	131.53	107.78	
6.00	249.80	189.87	161.20	144.97	134.90	
7.00	261.24	202.24	174.44	159.03	149.69	
8.00	272.99	215.02	188.20	173.66	165.10	
9.00	285.02	228.21	202.44	188.82	181.04	
10.00	297.34	241.79	217.13	204.41	197.45	
\$20,000 Housing loan						
4.00	202.49	147.94	121.20	105.57	95.48	
5.00	212.13	158.16	131.99	116.92	107.36	
6.00	222.04	168.77	143.29	128.86	119.91	
7.00	232.22	179.77	155.06	141.36	133.06	
8.00	242.66	191.13	167.29	154.36	146.75	
9.00	253.35	202.85	179.95	167.84	160.92	
10.00	264.30	214.92	193.00	181.74	175.57	

Source: Bank Negara Malaysia (National Bank), Kuala Lumpur

In fact, many of the above mentioned policies and strategies were designed to achieve the new Economic Policy (NEPT)⁽⁸⁾ (1970-1990) that is to eradicate poverty and restructure society as a means to achieving national unity, as well as ensuring fair distribution of equity. Bumiputras⁽⁹⁾, ethnic group to be the original inhabitant of the country have been given some special considerations and additional privileges as this group has been identified as not enjoying a fair economic advantages of the country. To ensure that Bumiputra enjoy some form of equity, a minimum of 30% of all types of units built in each project are set aside for the Bumiputra purchasers. The government has fixed that the units are held by the developers for Bumiputra for a maximum period of about 6 months from the date on which the projects are offered for sale. One major problem is that not many Bumiputra can afford to buy houses costing M\$60,000 (US\$24,000) and above. In many instances, developers could not find sufficient Bumiputra even for houses costing M\$40,000 (US\$16,000) – M\$60,000 (US\$24,000). There are reported cases that, this policy or strategy has to be waved after 6 months. The main problem is due to the failure of providing the right type of houses for the right category of the income group. The so called low cost houses presently planned are costing about M\$25,000. However, this type of low cost is not accessible to those earning less than M\$680 per month. By Malaysian definition of low income group are those with monthly earning of less than M\$300 and this group, constitutes the bulk of the population in the country including the cities of Kuala Lumpur and Penang, are the neglected lots. Further studies by various government agencies are required to look into new strategies to rectify this deficiency so as not to jeopardise the overall government policy [7, pp. 5-8].

The special low cost housing programme then opens up a new dimension in the housing industry. It enables the evolution of new strategies in undertaking the immense task of supplying affordable houses to the Malaysian population. The objectives are mainly for the housing industry, but at the same time housing consumption

(8) NEP was actually formed as a result of racial riots in Kuala Lumpur in May 1969. It was aimed at national socio-economic integration through two pronged strategy of:

- a) eradicating poverty by raising income levels and expanding employment opportunities for all Malaysians regardless of race.
- b) restructuring Malaysian society so as to reduce and eventually eliminate the age old identification of race with economic function and geographic location.

(9) Bumiputera is a term which refers to the sons of the soil community. It includes ethnic community as such the Malay, the aborigines, Kadazan, Iban, Murut and few others. The aborigines in Peninsular Malaysia with features and language similar to the Malays are generally living in remote areas and constituting a small community.

has a multiplier effect on employment, provision of housing services, public utilities and etc. If the programme succeeds, it would transform the housing industry into a machine for greater economic growth.

4-5 Special programmes and problems in implementing low cost housing policies

The problems of implementing the special low cost housing programme are those of site, finance, construction and purchasers. The different categories of sites used for housing are state land, acquired land (land alienated and acquired by the government) and private land earmarked for housing:

1- State land

On the state land, there is no need to make any changes in the categorisation of land use since such land can be categorised for the purpose of housing at the time of land's alienation under section 52(1) of the National Land Code [8, pp. 30].

2- Acquired land

Land acquired by the government under section 3 of the Land Acquisition Act 1960 does not require any change in the land use categorisation since at the time of formal possession in the course of acquisition under section 23 of the same act, the land concerned is vested under the state authority and thus the proper category of housing can be incorporated at the same time when the land is realienated [8, pp. 30].

3- Alienated land

Alienated land planned for housing use is agricultural land and therefore a change in the category of land use has to be made under section 124 of the National Land Code [8, pp 74-77].

Site availability is a major problem likely to be faced in the implementation of the housing programme. Alienated land can only be acquired by paying the market value rate and there is also a constraint in the process of acquisition. If the site concerned is land which has already been converted, the cost of such land would be high and therefore cross subsidy within the same scheme is required in order to offset the marginal gain, or even loss, from some low cost housing components.

Where financing of the special low cost housing is concerned, the issue is the interest rate to be levied on the house buyers. Under present lending guidelines, the charges for the low cost houses is 10%, which is thought to be high especially for low-income buyers. In order to reduce the servicing burden for the low income buyers, there is a need to look into alternative financing arrangements. The extension of the payment period from the current 25 to 30 years and the introduction of graduated

repayment schemes **will help** to lessen the servicing burden for the low income group. Guidelines and standards have **been** drawn up to overcome the various aspects of planning such as plot size, land for public facilities, water and sewerage work, electrical installation and fire prevention. Where matters under the jurisdiction and the authority of the state government are concerned, the ministry has urged the authorities to help implement this programme smoothly by identifying and alienating suitable land and speeding up the necessary approval.

The ministry has also set up a one step agency to enable it to carry out its role effectively and eradicate delaying problems. By implementing this special **programme**, the regional policy in reducing the imbalance between the developed and under developed parts of the housing sectors may be positively affected. This **programme** may also affect the rural urbanisation policy. However, the total housing units targetted under the special programme make up only 43% of the target set for the private sector and 34% of the overall housing target of the FFMP.

5 - Conclusion

Housing is one of the most widely discussed issues in any urbanised country, including Malaysia. Housing supply seldom equates with demand, and even though there is a surplus of housing, particularly medium and high cost housing, most of the people cannot afford to buy or rent a proper house. These issues contribute to among other thing the squatter problems **particularly** in the cities of Kuala Lumpur and Penang.

The government has tried in the past and is still trying to solve the housing problems by adopting several policies and strategies in order to balance the effort put up by the private agencies.

However, housing issues will be an ongoing topic for discussion and the policies and strategies adopted by the government shall at least reduce the housing problems if not solve it then. Judging from the foregoing analysis, the demand for housing including low cost will continue in the future and this will lead to a greater demand. This phenomenon will certainly put increasing strains on the Federal Government. The Federal Government must devise and articulate effective and realistic policies to improve the situation. Although a lot of concessions have been given, adequate houses have to be planned and coordinated so that the low income group earning less than **M\$300 (US\$ 120)** per month would benefit from the government low cost **housing** programmes. One of the latest policies adopted is the special low cost housing for the lower income group who generally cannot afford to pay for the free market high

interest higher cost housing. However, there remains a certain percentage of the population who can't even purchase low cost housing, even at **M\$25,000 (US\$10,000)** per unit. Perhaps low cost houses costing less than **M\$15,000 (US\$6,000)** or even at **M\$12,000 (US\$4,800)** would be an alternative to the present limit of **M\$25,000 (US\$10,000)** per unit. Another area of importance is the establishment of data bank by the Federal Government so that effective decision making can be made through effective and coordinated planning, and better sharing of **infor-**
mations between the states and federal government.

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استراتيجيات الإسكان في ماليزيا

إبراهيم وهاب

أستاذ مساعد، مدرسة المساكن والمنشآت والتخطيط، جامعة سينز، ماليزيا

ملخص البحث. واجهت ماليزيا نمواً حضارياً سريعاً منذ الخمسينيات . . . وتعود هذه الظاهرة إلى الزيادة في عدد السكان بالإضافة إلى النشاطات الأخرى. يتركز الآن حوالي ٦٥٪ من إجمالي السكان في المراكز الحضرية مثل «كوالالامبور» ومدن أخرى مثل «بنانج». وقد تسبب الضغط السكاني المتزايد على المراكز الحضرية في العديد من المشكلات في الإسكان، ولذا ظهرت الحاجة إلى المزيد من المساكن وتم التعرف على ذلك بواسطة جهات حكومية وخاصة مهتمة. لقد وفر القطاع الخاص وحدات سكنية إلا أنها كانت خارج نطاق القدرة المادية للمحتاجين لها، ولذا قام القطاع العام والحكومي بجهد كبير لتوفير المساكن المنخفضة التكاليف والمناسبة لظروف طبقة ذوي الدخل المحدود. كما قام القطاع نفسه بتقديم خدمات أخرى مثل القروض لحل هذه المشكلة.