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THE LOW COST HOUSING PROGRAMME

OF THE COMMISSIONER OF THE

FEDERAL CAPITAL OF KUALA LUMPUR

by

Stanley Navaratnam Kuppusamy

A Graduation Exercise presented to
the University of Malaya in
part fulfilment towards the
Degree of Bachelor of Economics
with Honours in Public Administration

Exchanges
Housing Values and General
Care of Estates
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FACULTY OF ECONOMICS & ADMINISTRATION
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INTRODUCTION

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To obtain a proper perspective it is appropriate to take a brief look at the organisation of the Commissioner of the Federal Capital of Kuala Lumpur and the nature of the services it provides. It will be apparent that the Ministry of Local Government and Housing plays an important role in determining the nature of municipal services in the federal capital.

The problems posed by the squatter settlements and slum tenements have existed for decades and is central to the provision of public housing. Public housing in Malaysia, however, is of recent origin and in its early years did not face the problem squarely. As the political development of the country progressed there has been a change in the goals of government which has resulted in a reorientation of the public housing programme.

In Chapter III is considered the building programme in which the Ministry of Local Government and Housing, the Municipal Architect and the Municipal Engineer have a part to play. The costs of land, construction and loan funds are essential considerations of the building programme which determine whether the housing provided is genuinely low cost as reflected in hire purchase and rent changes to the public.

Housing management as performed by the Housing Section is the final stage in the implementation of the low cost housing programme. Housing welfare, general care of estates and their amenities and rent collection form the basis of a good landlord-tenant relationship. On the allocation policy and procedures rest in some measure the achievement of programme...
CHAPTER I

INTRODUCTION

Objective of Study

The objective of this study is to evaluate the low cost housing programme of the Commissioner of the Federal Capital of Kuala Lumpur. It will be established that the programme is inadequate to meet the needs of the often seen, and sometimes felt, rather than really known, squatters and slum dwellers of the federal capital. The problems posed by the squatters and slum dwellers require a more concerted effort in the low cost housing programme particularly through a larger financial commitment and an improvement in housing management. But in the long term a more general effort to relieve poverty would appear the logical course of action.

Genesis of Study

To obtain a proper perspective it is appropriate to take a brief look at the organisation of the Commissioner of the Federal Capital of Kuala Lumpur and the nature of the services it provides. It will be apparent that the Ministry of Local Government and Housing plays an important role in determining the nature of Municipal services in the federal capital.

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-1-
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Chapter V deals with the major questions are programme goals being achieved? An improvement in housing management and greater financial allocations are in order if the programme is to meet the needs of the squatters and slum dwellers. This can only be a palliative measure as in the long run the cause of the problem is poverty.

Methodology

The data for this graduation exercise has been mainly derived from memoranda, directives, press reports, and publications of the Commissioner of the Federal capital of Kuala Lumpur and the Ministry of Local Government and Housing. An internship for a month in the Housing Section and the Valuation Department provided a practical insight into their activities. This writer had the opportunity to constantly discuss the low cost housing programme with members of these organisations and observe various aspects of the programme in the field.

Limitations

It has not been possible to obtain certain data which would have clarified the decision-making process of the Commissioner of the Federal Capital of Kuala Lumpur. Such data as the minutes of the Advisory Board meetings and monthly department reports have been termed confidential. Few statistics of the low cost housing programme are available.

A limitation of this writer is an inadequate knowledge of the technical aspects of the programme which has not permitted a fully adequate consideration of the building programme.

A change in faculty supervisors introduced some conflicts in approach to the study which limited time has not permitted correction.

The time period available has placed certain limits on the comprehensiveness and quality of work put into this study. Hence, more research is needed in such areas as the Ministry of Local Government and Housing's control of the building programme or assessing tenants' views of the programme.

Acknowledgements

This writer is grateful for the assistance of his supervisors, Professors William W. Boyer and Don B. Leiffer. Thanks are also due to Mr. Koh Eng Lim, Administrative Officer (Housing); Mr. Choo Kee Chit, Acting Administrative Officer (Housing); Mr. Tay Yew Long, Deputy Municipal Treasurer;
Mr. Jordan Lee, Chief Assistant Valuer, and the staff of the Housing Section. Mrs. T.H. Cheek was generous with the services of the Information Services Library, Kuala Lumpur.

THE CONTEXT OF THE PROBLEM

The Commissioner of the Federal Capital of Kuala Lumpur

The Municipality of the Federal Capital of Kuala Lumpur is administered by the Commissioner of the Federal Capital of Kuala Lumpur who is for all purposes a corporation sole. The Commissioner is appointed for a five year term by the Yang di-Pertuan Agong. He is assisted by an Advisory Board which advises him upon matters which the Yang di-Pertuan Agong may by order prescribe and upon questions referred to the Board by the Minister of Local Government and Housing or by himself. As the matters which have to be referred to the Board have not been prescribed, the Commissioner has the discretion to refer only matters on which he needs advice. The Commissioner is not required to accept the advice of the Board although he is obliged to consult the Minister before rejecting the advice tendered and to record his reasons for so doing.

The Advisory Board consists of six officials, viz., the Secretary to the Ministry of Local Government and Housing, Secretary to the Treasury, Permanent Secretary to the Ministry of Education, Principal Establishment Officer, Permanent Secretary to the Ministry of Health and the Secretary to the Ministry of Works, Posts and Telecommunications. Five unofficial members are appointed for three-year terms by the Yang di-Pertuan Agong. ¹

The Commissioner is answerable to the Minister of Local Government and Housing who is empowered to give directions of a general character on policy. The Commissioner of the Federal Capital of Kuala Lumpur is in effect a federal department for the local administration of the national capital. The Minister of Interior stated that the Federal Capital Act, 1960, which governs the Commissioner was designed "to assure to the Federal Government direct control in the administration of the Federal Capital." ²

The Commissioner of the Federal Capital of Kuala Lumpur is unique by comparison with other forms of local government, particularly other municipalities in Malaysia. Except for the federal capital, the legislative and executive

¹ See Federal Capital Act, No. 35 of 1960.


³ Dato Sulaiman Minister Abdul Rahman, Dewan Bahasa and Sahatan, September 12, 1960, No. 2491.
CHAPTER II

THE CONTEXT OF THE PROBLEM

The Commissioner of the Federal Capital of Kuala Lumpur

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power in local government matters lies with the State Governments. The Federal Government's powers is limited to legislation for the sole purpose of ensuring uniformity of law and policy, to the provision of loan funds and to the giving of advice, technical assistance, education, publicity and the like. The Penang City Council is administered by a council of 15 elected members with a Mayor elected from among the Councillors. Both Ipoh and Malacca Municipalities have similarly elected councils and a President. Before the Federal Capital Act came into force on April 1st, 1961, Kuala Lumpur Municipality had a council of 12 elected members and six appointed members with an official President, which fell within the competence of the Selangor State Government.

Among the reasons given to explain why the Federal Government ought to be able to control the development and administration of its capital and seat of government were that the very rapid increase in the population of Kuala Lumpur and its importance and prestige had brought problems which required the most careful planning and execution. The Minister of Interior said, "The increase in population means an increase in the houses required and the provision of more roads and public institutions." It was submitted that the Federal Government with its many technical officers and resources was in a better position to control the development of Kuala Lumpur than the State Government. The Ministry of Local Government and Housing, therefore, has a major role in the Kuala Lumpur's low cost housing programme.

In matters of detailed administration the Commissioner is assisted by seven Heads of Departments, viz: Municipal Secretary, Municipal Treasurer, Municipal Engineer, Municipal Architect, Municipal Health Officer, Municipal Valuation Officer and Chief Planning Officer. The Heads of Departments are responsible for a whole range of municipal services which may be classified into four groups - protective services, communal services, social services and trading services.

The protective services are:-

(i) fire prevention;
(ii) control of communicable diseases;
(iii) inspection of weights and measures;
(iv) control of non-motor vehicles such as trishaws, tricycles, bullock carts etc.
(v) control of hotels, massage parlours, hawkers, restaurants and other trades which may pose a health problem;
(vi) building and planning control.

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4 Ibid.

Fire prevention and control of communicable diseases are financed by rates; while the other services are sustained by license fees. The Commissioner of the Federal Capital of Kuala Lumpur enjoys a wide freedom from ministerial supervision in respect of these services except for town planning.

The communal services include:

(i) provision and maintenance of roads, bridges, drains and street lighting; serviced by 10,786
(ii) provision and maintenance of parks and open spaces; in 531 shophouses in Kuala Lumpur's Chinese and Indian quarters people live in 169 shophouses.
(iii) maintenance of cemeteries and crematoria;
(iv) conservancy and town cleansing.

These are communal services as they benefit everyone and as such are financed by rates, except for the provision and maintenance of roads which is subsidized by a road maintenance grant of $9,250 per square mile by the Federal Government. Except for roads, Federal Government control is nominal.

Trading services comprise the provision of markets, abattoirs, a swimming pool and a theatrical hall, which are charged on the commercial principle which relates the charge to individual use.

Maternity and child welfare is a social service as large sections of the population are served considerably below cost; others not at all, or but slightly. The service is subsidized by rates.

Low cost housing is usually viewed as a social service, but in the case of the Commissioner of the Federal Capital of Kuala Lumpur it is considered a trading service as rent is charged at such a rate as to yield an economic return. Low cost housing is similar to the sewage scheme and traffic improvements in requiring a sustained development programme with a heavy financial commitment and unlike the majority of municipal services.

Slums and Squatters in Kuala Lumpur

A common phenomena of rapidly growing cities is the proliferation of squatter settlement on any vacant land.

10. Abha. There were eight premises without rooms or cubicles used for dwelling and four premises not used for dwelling.
in the intestines of the city and tenements. In 1964 there were 12,353 squatter housing units and 17,000 family units with an approximate total squatter population of 117,000 on state land within Kuala Lumpur. Furthermore, it is estimated that there are 112,650 squatters on private land making an approximate total of 230,600 squatters. The actual magnitude of the squatter problem is brought out by the fact that the ratio of squatter housing units to permanent buildings is 46% : 54% and that the squatters form half of the city's population.

In 1962 the core of the slum tenements was formed by 10,786 cubicle dwellers accommodated in 2,776 cubicles partitioned among 1,536 rooms in 381 shophouses in Kuala Lumpur's Chinatown. In Petaling Street was found 4,081 people living in 1,200 cubicles partitioned among 418 rooms in 169 shophouses. This works out to more than three destroyed 67 houses and rendered approximately 2,000 people homeless.

A distinction is made between slum and squatter settlements as distinct types of substandard housing problem areas. T.G. McGea, The Southeast Asian City, G. Bell and Sons, London, 1967, p. 156, notes "while it is perfectly correct to label squatter settlements 'slums' for they do represent areas of physically decrepit housing which lack basic amenities such as an electric light, water, sanitations and adequate roads, it can be suggested that they are quite distinct from slum areas which have an overcrowded population and legal status of ownership." There are also two types of squatters: the street sleeper and the man who illegally occupies land and builds his home on it. As the street sleeper is not common in Kuala Lumpur, the term squatter in this context applies only to the second type.


Ibid., p. 10.

Ibid., p. 11.

Pesuor Jaya, Ibu Kota, Kuala Lumpur, Annual Report 1962, p. 161. A survey of cubicles by the Health Inspectorate. There were also 143 premises without rooms or cubicles used for dwelling and 120 premises not used for dwelling cut out of the total of 381 premises.

Ibid. There were eight premises without rooms or cubicles used for dwelling and four premises not used for dwelling.
people a cubicle or more than 9 people a room. The squatters pose a health hazard as only 74% have piped water and 47% have no toilet facilities. Their methods of environmental sanitation are obsolete and undoubtedly could be the centre of any serious outbreak of infectious disease. The cholera outbreak in 1963 occurred in squatter areas.

Squatter settlements, furthermore, are a fire risk due to the incendiary nature of their wooden houses with attap roofing, the prevalence of wood cooking fires and the inadequate water supply which hampers fire fighting. In 1964 six squatter areas were listed as "high fire risk" centres. The fire brigade attempted to get the squatters organised into fire fighting squads, but cooperation was not forthcoming. One of the worst fires seen in Kuala Lumpur occurred in the squatter settlement in Gombak Lane which destroyed 267 houses and rendered approximately 2,000 people homeless in 1956.

The squatters have been most resistant to attempts to dislodge them from land which is required for development. In 1955, they forced to a standstill more than $20 million worth of projected cinemas, showhouses and houses. When the Municipal (Amendment No. 3) Ordinance, relating to the demolition of houses in unsanitary areas, was passed in 1955, the Malayan Workers Welfare Society, the Kampung Satu Welfare Association and the Squatters Area Liaison Committee held a

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11 This calculation is inaccurate to the extent of the number of people living in premises without rooms or cubicles, which is not available. There is the possibility of underreporting as the total cubicle dwellers are only available at night and perhaps due to fear of action by health authorities.

12 Valuation Department, Op. Cit., p. 5, Statistics apply only to squatters on State land.

13 Malay Mail, February 3, 1964.


protest meeting and petitioned the Chief Minister to repeal the law and introduce new legislation on the lines of the United Kingdom Housing Act, establishing local housing authorities to provide low cost housing. That is, even in 1947 to bring the rate of salubrity per house down to the ideal of one hundred and fifty occupants living in conditions in which proper light and adequate ventilation are maintained. It is estimated that there were 9,300 unauthorised buildings of which 4,700 were on State land and 4,600 on private land. Thus there was an increase of 133% in squatters on State land by 1964 and an increase of 253% in squatters on private land.

The squatters and the slum tenements is due to the increase in population either through boundary extension, through in-migration and by natural increase. The population of Kuala Lumpur has increased tremendously since 1947 when there were 175,961 people and 1957 when there were 316,230 people. While the total population of Malaya increased by 28%, the population of Kuala Lumpur increased by 80%. The population is expected to reach half a million by 1970.

Kuala Lumpur enlarged its area from 18 square miles to 30 square miles between 1947 and 1957, and in the process incorporated many squatters who were on the fringes of the city. During the Japanese occupation "squatters built hovels in hundreds, no building was carried out, and there was no control of overcrowding and the kind of structural alteration which facilitates overcrowding."
In 1947, with a population of 175,961 housed in 20,271 houses there was a rate of 8.35 persons per house. Of this 8.35 persons per house the rate of housing per family was approximately 1.42 families per house. That is, even in 1947 to bring the rate of families per house down to the ideal of one family per house, a total of 8,400 additional houses were required. Following the war, the Emergency led to an influx of population and with the already acute housing shortage, quite often the only accommodation which could be found was a squatter hut. The prosperity in the towns has also created a rural-urban migration by many in the hope of earning a better living.

It would be wrong to assume that the substandard housing conditions of today are the result of population explosion in Kuala Lumpur in the post-war years. Such conditions existed 38 years ago when the Health Officer reported in 1930 that many of the temporary dwellings were unsatisfactory and that large areas were covered by temporary hovels. Some of the dwellings had as many as 100 occupants living in conditions in which proper light and adequate ventilation were impossible. The conclusion rather is that it is a remarkable fact that nothing was done as regards to public housing.

The Development of Public Housing

The initial step in assuming responsibility for public housing was taken in 1951 when the Federal Government established an independent statutory body, the Federal Housing Trust, with a capital of $3 million. Its functions and powers were to buy and develop land, to build and sell houses and to sell developed land. At the same time the Colonial Development Corporation set up and initially financed a building society known as the Federal and Colonial Building Society in which the Federal Government invested $10 million.


22 S.P. Chow, Op. Cit., Kuala Lumpur is growing at a rate of 33,000 a year, approximately 23,000 by birth and 13,000 by migration with an annual death rate of 3,000.

23 Ibid.

24 Ministry of Local Government and Housing, Brief on Public Housing in Malaysia, 1966 (cyclostyled).

25 Now known as the Malaya Borneo Building Society.
The Housing Trust built only houses for sale in order to get a rapid turnover of capital while people bought them with loans from the Building Society.\textsuperscript{26}

The main achievement of the Housing Trust has been to demonstrate to private enterprise that housing was a good investment and how to finance a housing scheme as distinct from building one house at a time.\textsuperscript{27} The Housing Trust stimulated greatly the interest of private enterprise in housing schemes with the result that there is today an unprecedented amount of private housing development. The Housing Trust, however, by only building for sale catered to the middle income group and did not face the more urgent problems posed by the slums and squatters.

At the time of the formation of the Housing Trust a Federal Councillor, Mr. V.M.N. Menon, went to the extent of saying, "Sir, self-help is the best help, and so the people are realising slowly this dictum and are forming co-operative housing societies ". The real solution to the housing needs in Malaya is co-operative housing societies.\textsuperscript{28} This is one of the rare statements on housing as little was it considered by the Colonial Government.

By 1955 there was a change in opinion as no less than seven newspaper articles urged the building of cheap houses for rent.\textsuperscript{29} Mr. Ong Yoke Lin tabled a motion in the Municipal Council urging the Federal Government to provide houses at low rentals as a step toward solving the Federal Capital's slum clearance problem.\textsuperscript{30} The Municipal Architect estimated that there was a need for 24,233 houses for the lower income group and working on a basis of $4,000 per house

\textsuperscript{26} J. Love, "The Role of Local Authorities in Public Housing" in Selected Papers from a Local Government Course held at the British Council Centre, Kuala Lumpur, Khee Meng Press, 1958, pp. 94 - 96.

\textsuperscript{27} \textit{Ibid.}

\textsuperscript{28} \textit{Proceedings of the Federal Legislative Council (3rd Session) February, 1950 to January 1951} p. 233.

\textsuperscript{29} \textit{Proceedings of the Federal Legislative Council (3rd Session) February, 1950 to January 1951} p. 233.


\textsuperscript{30} \textit{Malay Mail}, March 28, 1955. Mr. Ong Yoke Lin is presently the Malaysian Ambassador to the United States of America.

arrived at a cost of $100 million to fulfill this need. The birth of the low cost housing programme was precipitated by the Combak Lane fire of 1956, mentioned earlier, which may be viewed as a blessing in disguise. The Housing Trust was appointed the Government’s agent for low cost housing. While the homeless squatters were temporarily rehoused in transit quarters the Trust and the Municipality first built 399 houses for hire purchase and later 494 flats for rent. By 1958 the low cost housing programme had materialised.

Goals of the Low Cost Housing Programme

The Government’s political philosophy and policy is to create a home owning democracy along with other economic and social development which is calculated to create a contented and happy nation which should lead to increased productivity and prosperity.

Owing to financial stringency the Government recognises that it will be able to completely fulfill the housing needs but will make an impact on the demand where it is greatest. The short-term goal, therefore, is to house squatters on state land whose houses are required to be demolished for development purposes by the Federal or State Governments or the Commissioner of the Federal Capital of Kuala Lumpur as a matter of priority. The programme hence aims at expediting the development of urgently required land. Where accommodation remains, the programme envisages the housing of flood and hire victims followed by the general public in the low income group. In the First Malaysian Plan it is stated that while it is not desirable that provision of social and community services should take up too large a share of public investment, especially early in the 20 year prospective plan, it should be possible to provide gradual improvements in these services throughout the period and attain a high level by the end of the twenty years in 1985.

34 Directive, No. KKT.P.H. 108 Part II, Ministry of Local Government and Housing. (Undated, no pagination). All directives and memoranda quoted are from the Procedure for Allocation, File in the Housing Section.
Two secondary goals arising from pursuing the above short and long-term goals may be distinguished. A recent goal with the introduction of industrialised building techniques is to benefit not only the low income group but also all other income groups by revolutionizing the construction industry in the adoption of mechanization so as to reduce building costs. 36

The other secondary goals termed "New Deal for Workers in Housing", is to provide adequate and modern housing for the labourers of Government and Public Authorities in low cost flats. 37

The justification for the low cost housing programme is that private enterprise does not cater to the needs of the low income groups as housing for rental is not profitable and as such there is a need for government enterprise to improve housing standards as a matter of social policy.


The Commissioner of the Federal Capital of Kuala Lumpur and the Penang City Council do not make use of the Trust because they have the necessary technical departments to perform the Trust's functions. The Municipal Engineer is responsible for designing and supervising the construction of infrastructure works such as main stormwater outlet drains, roadworks, roadside drainage gullies, site levelling, turfing of side tables, street lighting and surveying. Street lighting installation is actually done by the National Electricity Board while in the case of the Kampong Pandan scheme surveying, setting out and the preparation of sever was done by consultants. The staff assigned to investigate, design and supervise the construction are an assistant engineer, a technical assistant and one part-time surveyor.

The Municipal Architect performs the comprehensive planning of housing projects which involves estate layout and house or flat design. Maintenance and repair work are also the Architect's responsibility. Low cost housing has occupied a major portion of the Architect's work since 1965. A research unit undertakes research with a view to increasing output and efficiency while cutting down construction cost and time.
The Municipality has its own Tenders Board consisting of the Commissioner, the Permanent Secretary to the Ministry of Local Government and Housing, the Secretary to the Treasury, the Permanent Secretary to the Ministry of Works, Post and Telecommunications, and two members of the Advisory Board.

CHAPTER III

THE BUILDING PROGRAMME

Implementation

The bulk of the country's low cost housing is in Kuala Lumpur in view of the large squatter population and Federal Government control. The programme's implementation is subject except for the federal capital. The role of the Ministry of Local Government and Housing outside the federal capital is one of providing loans to State Governments and Local Authorities to undertake low cost housing within the framework of Government's policies and also to provide the technical and professional services.

The Ministry invites bids annually from the various State Governments and Local Authorities to undertake low cost housing schemes. On approval of a project the architectural and supervisory services of the Housing Trust are granted free of charge. The Trust in conjunction with the State Public Works Department and the State Town Planner designs the project, supervises the construction and on completion hands over the scheme to the State Government or Local Authority. The Trust also assists in the preparation of tenders and documents. Tenders are considered by the State Tenders Board with the advice of the Trust on the ability and capacity of tenders.

A great majority of the units built have been flats for rent rather than houses for sale for rent. The Commissioner of the Federal Capital of Kuala Lumpur and the Penang City Council do not make use of the Trust because they have the necessary technical departments to perform the Trust's functions. The Municipal Engineer is responsible for designing and supervising the construction of infrastructure works such as main stormwater outlet drains, roadworks, roadside drainage, sewers, site levelling, turfing of side tables, street lighting and surveying. Street lighting installation is actually done by the National Electricity Board while in the case of the Kampong Pandan scheme surveying, setting out and the preparation of sewer was done by consultants. The staff assigned to investigate, design and supervise the construction are an assistant engineer, a technical assistant and one part-time surveyor.

The Municipal Architect performs the comprehensive planning of housing projects which involves estate layout and house or flat design. Maintenance and repair works are also the Architect's responsibility. Low cost housing has occupied a major portion of the Architect's work since 1965. A research unit undertakes research with a view to increasing output and efficiency while cutting down construction cost and time.
The Municipality has its own Tenders Board consisting of the Commissioner, the Secretary to the Ministry of Local Government and Housing, the Secretary to the Treasury, the Permanent Secretary to the Ministry of Works, Post and Telecoms and two unofficial members of the Advisory Board.

The bulk of the country's low cost housing is centered in Kuala Lumpur in view of the large squatter population and Federal Government control. The programme's concentration in the federal capital is clearly indicated in Table 1 by the number of low cost housing units completed and in various stages of progress undertaken by the Ministry of Local Government and Housing since its inception in 1964.

After the Municipal Council had made a small beginning of building 952 units by 1958 there were no new schemes for three years. It was only after the Commissioner of the Federal Capital of Kuala Lumpur took over the Municipality that there has been a continuous expansion in the building programme as shown in Table 2 and Diagram 1. There has been a sudden increase in the units awaiting completion this year and in 1969 due to the introduction of industrialised building techniques in a pilot scheme at Jalan Pekeliling which encompasses 3,009 units. This scheme is almost three times as large as the next largest scheme at Jalan Loke Yew which by 1970 will have only 1,034 units.

Land

A great majority of the units built have been flats for rent rather than houses for hire purchase which is evident from Table 2 and diagrams 1 and 2. Land has been the major constraint in building houses. Firstly public land is owned by the State Governments. In the Malaysian Federal System land is the most important State subject which is jealously guarded. On top of this it is part of low cost housing policy that state land should be provided on nominal terms. There is often Federal-State conflict on the provision of land which has been a source of delays in implementing low cost housing schemes.

The location of low cost housing schemes has been far from satisfactory. The Commissioner of the Federal Capital of Kuala Lumpur has had to build low cost housing schemes wherever the Selangor Government has found room for them which is not a sound principle of town planning nor the way to build low cost housing estates. The Municipality has been able to build low cost houses mainly because it has used Malay Reservation land in Kampong Pandan and Kampong Dato Keramat. This has placed a restriction on its allocation policy as only Malays are permitted to occupy the houses. This has been discontinued after the Kampong Pandan estate
TABLE 1
LOW COST HOUSING UNDERTAKEN BY THE MINISTRY OF LOCAL GOVERNMENT AND HOUSING (1964-1968)

<table>
<thead>
<tr>
<th>Place</th>
<th>Cumulative Number of Houses</th>
<th>Cumulative Number of Low Cost Housing Units*</th>
</tr>
</thead>
<tbody>
<tr>
<td>Perlis</td>
<td>300</td>
<td>300</td>
</tr>
<tr>
<td>1966</td>
<td>199</td>
<td>none</td>
</tr>
<tr>
<td>Kedah</td>
<td>2,599</td>
<td>399</td>
</tr>
<tr>
<td>1967</td>
<td>399</td>
<td></td>
</tr>
<tr>
<td>Perak</td>
<td>1,929</td>
<td>952</td>
</tr>
<tr>
<td>1968</td>
<td>553</td>
<td></td>
</tr>
<tr>
<td>Penang</td>
<td>6,499</td>
<td></td>
</tr>
<tr>
<td>1969</td>
<td>952</td>
<td></td>
</tr>
<tr>
<td>Selangor</td>
<td>1,497</td>
<td></td>
</tr>
<tr>
<td>1969</td>
<td>1,497</td>
<td></td>
</tr>
<tr>
<td>Negri Sembilan</td>
<td>1,348</td>
<td></td>
</tr>
<tr>
<td>1969</td>
<td>1,348</td>
<td></td>
</tr>
<tr>
<td>Malacca</td>
<td>677</td>
<td>1300</td>
</tr>
<tr>
<td>1962</td>
<td>901</td>
<td></td>
</tr>
<tr>
<td>Johore</td>
<td>1,945</td>
<td></td>
</tr>
<tr>
<td>1963</td>
<td>1,945</td>
<td></td>
</tr>
<tr>
<td>Pahang</td>
<td>2,084</td>
<td></td>
</tr>
<tr>
<td>1964</td>
<td>342</td>
<td></td>
</tr>
<tr>
<td>Trengganu</td>
<td>2,084</td>
<td></td>
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<tr>
<td>1965</td>
<td>467</td>
<td></td>
</tr>
<tr>
<td>Kelantan</td>
<td>3,128</td>
<td></td>
</tr>
<tr>
<td>1966</td>
<td>282</td>
<td></td>
</tr>
<tr>
<td>Sabah</td>
<td>3,388</td>
<td></td>
</tr>
<tr>
<td>1967</td>
<td>620</td>
<td></td>
</tr>
<tr>
<td>Sarawak</td>
<td>3,923</td>
<td></td>
</tr>
<tr>
<td>1968</td>
<td>4,444</td>
<td></td>
</tr>
<tr>
<td>Federal Capital</td>
<td>14,631</td>
<td></td>
</tr>
<tr>
<td>1969</td>
<td>8,193</td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>7,204</td>
<td>33,484</td>
</tr>
</tbody>
</table>

* Units completed and in various stages of progress. See Appendices I and II.
<table>
<thead>
<tr>
<th>Year</th>
<th>Cumulative Number of Houses</th>
<th>Cumulative Number of Flats Including Shops</th>
<th>Cumulative Number of Housing</th>
</tr>
</thead>
<tbody>
<tr>
<td>1956</td>
<td>199</td>
<td>none</td>
<td>199</td>
</tr>
<tr>
<td>1957</td>
<td>399</td>
<td>&quot;</td>
<td>399</td>
</tr>
<tr>
<td>1958</td>
<td>&quot;</td>
<td>553</td>
<td>952</td>
</tr>
<tr>
<td>1959</td>
<td>&quot;</td>
<td>&quot;</td>
<td>&quot;</td>
</tr>
<tr>
<td>1960</td>
<td>&quot;</td>
<td>&quot;</td>
<td>&quot;</td>
</tr>
<tr>
<td>1961</td>
<td>&quot;</td>
<td>&quot;</td>
<td>&quot;</td>
</tr>
<tr>
<td>1962</td>
<td>&quot;</td>
<td>901</td>
<td>1300</td>
</tr>
<tr>
<td>1963</td>
<td>1003</td>
<td>1081</td>
<td>2084</td>
</tr>
<tr>
<td>1964</td>
<td>&quot;</td>
<td>1505</td>
<td>2508</td>
</tr>
<tr>
<td>1965</td>
<td>1399</td>
<td>1729</td>
<td>3128</td>
</tr>
<tr>
<td>1966</td>
<td>&quot;</td>
<td>&quot;</td>
<td>&quot;</td>
</tr>
<tr>
<td>1967</td>
<td>&quot;</td>
<td>1809</td>
<td>3288</td>
</tr>
<tr>
<td>1968</td>
<td>&quot;</td>
<td>4644</td>
<td>6123</td>
</tr>
<tr>
<td>1969</td>
<td>&quot;</td>
<td>6704</td>
<td>8183</td>
</tr>
<tr>
<td>1970</td>
<td>&quot;</td>
<td>7104</td>
<td>8383</td>
</tr>
</tbody>
</table>

Source: Industrialised Building Techniques for Low Cost Housing, op. cit., p. 9.

See Appendices I and II.
DIAGRAM 2

THE COMMISSIONER OF THE FEDERAL CAPITAL
OF KUALA LUMPUR: LOW COST HOUSES (1956-1965)
in order to eliminate projects designed expressly for the benefit of one community. This is a progressive step as one way to develop a truly Malaysian identity is to get the various communities to live together.

The Kampong Pandan Estate has also given rise to other problems. The estate was set up by the Municipality on the understanding that the State Government would allow it to be absorbed into the Municipal limits. The State Government, however, has refused to allow the Municipality to widen its boundary giving rise to a tussle over the cost of providing essential services to the estate which the State Government finally agreed to pay.

Moreover, because Kampong Pandan is on State land outside Municipal limits a special allocation committee was formed with two representatives of the Mentri Besar of Selangor as members of the committee. One-third of the houses were allocated to people selected by the State and they invariably were of a higher income level than the other tenants and apparently were members of the United Malays National Organisation. As such the allocation procedure was not equitable and served primarily a political motive.

The "New Deal for Workers in Housing", which involves the demolition of old and substandard labourer's quarters and the building of modern multi-storey flats in their stead to house both the workers and the public, is the result of the land shortage. This Scheme provides housing units within the shortest period of time as services and land are both available and puts the land to much better economic use. Moreover, this "New Deal" will provide adequate and modern housing for the labourers of Government and Public Authorities and the surplus units will accommodate squatters and members of the public in the low income group. The labourers will be able to enjoy the amenities concomitant with low cost housing projects such as shops in the immediate vicinity, community halls, etcetera, and become part of a larger community all due to the need for the land on which their quarters are now standing. The first two of such projects have commenced in Shaw Road and Jalan Dungsar where Municipal labour lines are to be replaced.

The second consideration relating to land is that it must be within proximity of the center of town. More than

1Malay Mail, February 21, 1964.
2Straits Times, March 16, 1967.
3Malay Mail, April 24, 1967 and November 4, 1967.
half of the squatters on State land only travel more than three miles to work and 12% work on site or work less than half a mile from their homes. Furthermore, only one quarter use buses, more than half use bicycles and 11.5% travel on foot. To date, the furthest housing estate from the town center is six miles.

In view of the limited supply of building land the Federal Housing Act, 1965, was passed to enable the Commissioner of the Federal Capital of Kuala Lumpur to undertake housing projects outside the limits of the Municipality on land made available by the Federal Government.

Private land can be acquired but it is expensive and time consuming. The only project so far to use private land is the Jalan Pekeliling estate where the rentals are prohibitive to many in the low income group. If the low cost housing programme is going to depend on the acquisition of private land it is not going to be genuinely low cost unless further subsidies are forthcoming.

Building Costs

A major consideration in the building programme is building costs. High building costs put a premium on the ability to improve housing productivity. The Ministry has prepared a "Report on Minimum Standards for Low Cost Housing" which scales down the dimensions of dwellings to limits consistent with health requirements and a certain degree of comfort with a view to stretching the finances available to produce more housing units.

Standardized plans are used so that the repetitive process will reduce costs. In spite of rising costs in building materials, the building or superstructure cost has reduced as with each phase within the Jalan Loke Yew estate. For the first phase completed in 1958, the building cost per square foot was $7.65; for the second phase completed in 1963 it was reduced to $6.53 and for the third phase completed in 1965 it was further reduced to $6.10.

Another factor attributed for the reduction of building cost is that as the contractors gained more experience in erecting multi-storey buildings, they have been able to

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4 Valuation Department, op. cit., p. 5.
5 Ibid.
6 Speech by the Commissioner of the Federal Capital of Kuala Lumpur at the official opening of Tun Tan Cheng Lock Mansions on April 18, 1966 (cyclostyled).
organise their set-up and improve their methods of construction with the result that they are in a better position to quote competitive prices.7

A major innovation in the building programme is the introduction of industrialised building techniques. Following visits by the Minister, ministry officials, the Commissioner and the Municipal Architect to Europe, where industrialised building techniques came into prominence during the post war years, they have come to the conclusion that the following advantages are evident:8

(a) Speed of construction. Construction time can be reduced by as much as 40 to 50 per cent for house systems and about 25 to 40 per cent for multi-storey flats. This enables people to move more quickly up a waiting list, but above all, it allows for quicker turnover of capital and savings from capitalisation of interest.

(b) Reduction of costs. Costs can be reduced by 10 to 25 per cent in the long run because of savings in building materials and skilled labour and the economies resulting from the repetitive process.

(c) Quality control. Amounts of materials can be controlled and units will be monolithic. The quality of output from the factory will therefore remain constant, ensuring soundness of structure and building which in turn will reduce maintenance costs. Building operations will not be hampered by inclement of weather to the same extent as in conventional construction.

The advantage of speed will be achieved in the Jalan Pekeliling pilot scheme. It is expected to be completed within 27 months including the time taken in constructing the factory for casting the prefabricated elements whereas if the construction is carried out by conventional methods would take at least 36 months.9

But in the final analysis the important criterion in

7Ibid.
8Industrialised Building Techniques for Low Cost Housing, op. cit., p. 3. See also Siaran Akhbar, Pen 1/68/212 (LGH) January 22, 1968.
9Sunday Mail, August 29, 1965.
judging whether industrialised building techniques will be used extensively will be costs. At present, the cost of flat in the pilot scheme excluding the cost of land, site development, piling and interest charges is just over $4,000 which is approximately six per cent more than by conventional methods. The reason for this is that the initial heavy investment in factory and equipment has to be gradually amortised. The Ministry, however, is confident that once the industry is established prefabrication may well prove to be cheaper in the long run.

The whole object of introducing industrialised building techniques is to reduce building costs not only in the public but also in the private sector. It is hoped that local contractors using conventional methods will be spurred to mechanise their operations so as to make themselves competitive in the construction industry but more important the introduction of industrialised building techniques is to act as a deterrent to high profit taking. Moreover, industrialised methods may be extended to the building of hospitals and schools thus reducing costs in the public sector as a whole. These objectives are dependent solely on the ability of cost savings in the low cost housing programme as local contractors are not going to be affected so long as the new method costs more than the conventional method. This is a long term objective which is concomitant with public housing in most countries as where public housing is undertaken on a major scale its effects on the construction industry must be borne in mind.

Subsidies, Rent and Hire Purchase.

The key to low cost housing is that apart from cheap land and cheap cost of construction there should be cheap loan funds. The loans provided by the Ministry of Local Government and Housing are subsidized and are as follows:

(a) For hire purchase schemes the interest rate is two per cent per annum and the loan is repayable in 17 years.

(b) For rental schemes the interest rates is five percent per annum and the loan is repayable in 60 years.

Subsidizing the cost of housing through loans at interest rates below those at which the Government itself borrows is standard practice in Western Europe and the United States.

10 Straits Times, April 13, 1968.
The Government, moreover, offers better security for loans and borrow in larger amounts than Local Authorities and can therefore borrow on slightly better terms. The effect on the annual loan charges of reducing the rate of interest can be dramatic. On a loan for 60 years, lowering the rate of interest from six percent to three percent reduces the annual loan charge by over 40 percent. The Ministry, however, is reviewing the position of the loan terms in the context of financial stringency and the growing interest rates for housing loans in the private sector which range from about eight percent to twelve percent.\(^{12}\)

The loan funds available have been small. Under the Second Five Year Plan (1961 - 1965) the Government voted a provision of $45 million or two percent of the public expenditure for the whole of Malaysia.\(^{13}\) For the first Malaysia Plan (1966 - 70) the provision voted is $150 million or about 3.3 percent of the public expenditure for Malaysia. Such small provisions are attributed to financial stringency arising from Confrontation and the diversion of finance to defence and other priorities particularly education. The long term objective is to achieve a position whereby the low cost housing programme need not depend entirely on Government as a source of funds but to find other sources as well as to discover other methods of financing.\(^{15}\)

Before the Second World War the Municipalities of Penang and Malacca obtained their loan monies by debenture stock issue. But after the war the Government was not keen in allowing local authorities to raise their own loans from outside sources. The Central Government departed from this policy in 1964 in line with the objective of finding alternative sources and methods of financing low cost housing by allowing the Commissioner of the Federal Capital of Kuala Lumpur to raise a $10 million loan for low cost housing by the issue of debenture stock. This departure may also be accounted for by the fact that the Minister of Local Government and Housing has greater jurisdiction over the Kuala Lumpur Municipality than the other municipalities.

The State Governments subsidize low cost housing by providing land at low premium well below the market value. In addition they are required to provide the infrastructure such as developed, site, water and electricity supply. The

\(^{12}\) Ibid.

\(^{13}\) Ministry of Local Government and Housing, Op. Cit.


\(^{15}\) Ministry of Local Government and Housing, Op. Cit.
cost of infrastructure works is borne by the State Governments and not costed to the project. However this does not apply to the Commissioner of the Federal Capital of Kuala Lumpur, which includes development costs in the cost of the project.

On the part of the Municipality it makes available the services of the Municipal Architect's Department without any charge to projects. Normally architectural services account for approximately seven percent of the cost. Furthermore it has waived payments of assessment rates on houses during the period of installment payment and on flats. However, until 1958 rates were included in the rent and installment payments for Suleiman Court, Jalan Loke Yew Phase I, Ayer Panas, Ulu Klang and Kampong Dato Keramat estates, and they have since not been adjusted. The occupants of flats have received a subsidy in water charges from 1966 to May 1968 of 40 cents per 1,000 gallons of water. When the State Government increased the rate from 60 cents to one dollar for 1,000 gallons for the public in 1966 the old rate was retained for low cost flats. Since June 1968, the subsidy has been reduced to 20 cents to cover the cost of pump maintenance, installation of meters, meter reading and accounting.

Low Cost houses are subsidized to a greater extent than the flats. The State Government has deferred payment of premium and quit rent until after purchasers have completed payment on their houses. They may then be paid in ten yearly installments. The deferrment on quit rent, however, applies only to Kampong Pandan Estate which forms the majority of low cost houses.

The Ministry has set a limit of $35 per month for hire purchase installments. The repayments period which was once set at 14 years has been lengthened to 17 years. Hire purchase installments are made up of a number of elements. The cost of each house in Kampong Pandan including electrical fittings and sanitary installation is $2,900. Development costs in respect of each house such as roads, roadside drains, main surface, watermains etc. amount to $2,395. As such purchasers are required to repay $5,295 over a period of 17 years at two percent interest per year. Monthly installments therefore, consists of $30.83 for repayment on house and $4.12 for administrative charges, and fire insurance totalling $35. When payment on the house is completed the purchasers will have to pay a premium of $1,050 per house lot, measuring 3,500 square feet which can be paid in ten yearly installments of $105 each. Quit rent will be calculated at three percent

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16 Industrialised Building Techniques for Low Cost Housing, op. cit., p. 1.

17 Straits Times, May 27, 1968.

20 See Appendix X.
of the premium per year, that is, $31.50 per annum or $2.63 per month. The total cost to each purchaser over a period of 27 years is, therefore, $8,505 of which $7,140 must be paid in 17 years.

For flats, the Ministry has set a maximum rental of $50 per month. This ruling has had to be waived this year in respect of the Jalan Pekeliling Estate where $54 per month is charged for a two-room flat and $75 is to be charged for a three-room flat next year. These far exceed rentals for flats in other estates where the rent for a two-room flat ranges from $36 to $47 and that for a three-room flat from $43 to $46. The rents in Jalan Pekeliling are high as a result of the high cost of servicing the public loan issue, the high cost of acquiring private land and the high building costs from the initial use of industrialised building techniques mentioned earlier.

The effect of the higher loan charges on the public loan issue as compared to the loan charges on a Central Government loan is best seen in the rentals of the Jalan Loke Yew Scheme where the high rent of Phase III is solely due to servicing the public loan issue. The rent for a two-room is $47 in phase III as compared to $39 in phase I and $36 in phase II. If Government loan funds were used instead it would only be $40 as illustrated by tables 3 and 4. Similarly, there would be a reduction in the rent of a one-room flat.

The rents charged vary from estate to estate as well as within each estate although the facilities provided are similar in most cases. Although the Commissioner considered it unwise from a political angle to charge $47, $39 and $36 for a two room flat in Jalan Loke Yew, the Ministry did not do anything about it. Although rents differ due to cost of land, construction and financing it is possible to charge uniform rental by spreading the costs evenly between the estates. The differing rentals discriminate against people who find it convenient to live in a certain area where the rent happens to be higher than in another. Thus people who work in the Jalan Pekeliling area but cannot afford the high rental there might make a saving by staying in some other estate at great inconvenience.

Integration of Housing

The integration of housing with places of work, shops, entertainment, education and other amenities of urban life has been achieved merely by siting estates close to the town centre and by building shops, community halls, playing

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18 Straits Times, August 28, 1963.
19 Ministry of Local Government and Housing, op. cit.
20 See Appendix I.
<table>
<thead>
<tr>
<th>Expenditure</th>
<th>Basis of Calculation</th>
<th>Annual Total $</th>
<th>Income</th>
<th>Basis of Calculation</th>
<th>Annual Total $</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loan Charges</td>
<td>Repayment of $1,071,000 by 60 equal annualities at 2% interest per annum</td>
<td>56,519</td>
<td>Rent</td>
<td>192 units of $40 per month</td>
<td>92,160</td>
</tr>
<tr>
<td>Administrative Charges</td>
<td>3/4% on $1,071,000</td>
<td>2,033</td>
<td></td>
<td>32 units of $32 per month</td>
<td>12,288</td>
</tr>
<tr>
<td>Insurance</td>
<td>1/10% on $1,071,000</td>
<td>1,071</td>
<td></td>
<td>Flat $32 per month</td>
<td>12,288</td>
</tr>
<tr>
<td>Maintenance</td>
<td>1% on $1,071,000</td>
<td>10,710</td>
<td></td>
<td>per unit</td>
<td>104,488</td>
</tr>
<tr>
<td>Quit Rent</td>
<td>3% on $2.00 per sq. ft. x 6,848 sq. ft.</td>
<td>10,720</td>
<td>411</td>
<td>Less Provision for voids at 2% of rental</td>
<td>2,088</td>
</tr>
<tr>
<td>Lifts Inspection</td>
<td>Based on Phase II</td>
<td>2,040</td>
<td></td>
<td></td>
<td>12,288</td>
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<tr>
<td>Common Lighting</td>
<td>Based on Phase II</td>
<td>13,000</td>
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<td></td>
<td>12,288</td>
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<tr>
<td>Water</td>
<td>Based on Phase II</td>
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<td>12,288</td>
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<tr>
<td>Upkeep of Grounds, Common Corridor, Staircases etc.</td>
<td>Based on Phase II</td>
<td>7,600</td>
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<td></td>
<td>12,288</td>
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<td></td>
<td>102,344</td>
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<td>102,360</td>
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Source: Memorandum, Commissioner of the Federal Capital of Kuala Lumpur to the Secretary, Ministry of Local Government and Housing, August 30, 1965.

* cost of scheme
TABLE 4
JAIPAN ESTATE, PHASE III:
RENT CALCULATION USING PUBLIC LOAN

<table>
<thead>
<tr>
<th>Expenditure</th>
<th>Basis of Calculation</th>
<th>Annual Total $</th>
<th>Income Basis of Calculation</th>
<th>Annual Total $</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loan Charges</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Sinking Fund Contribution</td>
<td>1% on $1,071,000*</td>
<td>10,710</td>
<td>Rent 192 units of 2 room flats at $47 per month per unit</td>
<td>108,288</td>
</tr>
<tr>
<td>Interest</td>
<td>5% on $1,071,000</td>
<td>61,583</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Administrative Charges</td>
<td>2% on $1,071,000</td>
<td>8,093</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Maintenance</td>
<td>1% on $1,071,000</td>
<td>10,710</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Quit Rent</td>
<td>3% on $2.00 per sq. ft. x 6,343 sq. ft.</td>
<td>411</td>
<td>Less Provision for voids at 2% of rental</td>
<td>2,420</td>
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<tr>
<td>Lifts Inspection</td>
<td>Based on Phase II</td>
<td>2,060</td>
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<td></td>
</tr>
<tr>
<td>Common Lighting</td>
<td>Based on Phase II</td>
<td>13,000</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Water</td>
<td>Based on Phase II</td>
<td>3,000</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Upkeep of Ground, Common Corridor Staircases etc.</td>
<td>Based on Phase II</td>
<td>7,600</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Total Expenditure: 118,158
Total Income: 118,540

Source: Memorandum, Commissioner of the Federal Capital of Kuala Lumpur to the Secretary, Ministry of Local Government and Housing, August 30, 1965.

* cost of the Scheme
fields, a creche and surau as part of the estate.

A departure from this convenient method of integration is planned for the Wardieburn estate project which is seven miles from Kuala Lumpur. The first phase will consist of 116 acres with 15 blocks of four storey flats comprising 1,080 units, 50 shops, 254 four-room single storey terrace houses and 45 half acre lots for industries. The land allotted for industries is aimed at providing more employment for the people living there. Moreover, many industries are operating illegally in areas not zoned for industries and when the Commissioner of the Federal Capital of Kuala Lumpur takes action against such illegal industries priority will be given to them in Wardieburn Estate. The low cost housing programme is expanding to serve evicted squatters as well as evicted industries and towards planned integration of employment and housing as estates move away from the center of town. The integration of employment and housing for the squatters is most appropriate as it may lead to a higher income and increased standard of living.


(a) that the family aggregate income does not exceed $300 per month;

(b) that the person or anyone in the family including parents of the parties to be evicted from State or private land does not own any land or buildings in the Kuala Lumpur District;

(c) that the owner-occupier or chief tenant has been continuously resident in the house required to be demolished during the whole period of one year previous to the date of the census taken by the Housing Section;

(d) that for each illegal house to be demolished only one applicant is considered, viz: the owner-occupier or the chief tenant.

Flood and fire victims whose houses have been destroyed should be given priority provided they fulfill the above conditions.


CHAPTER IV

HOUSING MANAGEMENT

For the security of estates, flats or houses may be allocated to such number of police personnel as recommended by the Special Branch subject to the following conditions in the case of houses:

(a) that the family aggregate income of

The local cost housing programme is the responsibility of the Municipal Treasurer and the Housing Section in his department performs some aspects of housing management such as allocation which includes administration of the waiting list and letting the flats or houses, exchanges, rent collection, general care of estates and their amenities and housing welfare.

Allocation

Allocation policy is determined by the Ministry of Local Government and Housing. Priority is given to owner-occupiers and chief tenants of illegal houses or State land in the Kuala Lumpur Municipal area which is required to be demolished for development by the Federal or State Governments or the Commissioner of the Federal Capital of Kuala Lumpur. This is subject to the following conditions:

(a) that the family aggregate income does not exceed $300 per month;

(b) that the person or anyone in the family including parents of the parties to be evicted from State or private land does not own any land or building in the Kuala Lumpur District;

(c) that the owner-occupier or chief tenant has been continuously resident in the house required to be demolished during the whole period of one year previous to the date of the census taken by the Housing Section;

(d) that for each illegal house to be demolished only one applicant is considered, viz: the owner-occupier or the chief tenant.

Flood and fire victims whose houses have been destroyed should be given priority provided they fulfill the above conditions.  

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2 Memorandum, Secretary, Ministry of Local Government and Housing to Commissioner of the Federal Capital of Kuala Lumpur, December 13, 1965.
For the security of housing estates, flats or houses may be allocated to such number of Police personnel as recommended by the Special Branch subject to the following conditions in the case of houses:\(^3\)

(a) that the family aggregate income of the applicant does not exceed $300 per month;

(b) that neither the applicant nor the spouse nor the parents of either own any land or buildings in the Kuala Lumpur District.

In the case of flats condition (b) does not apply.

Any dwellings which remain available after the above allocations, are allocated to the general public subject to conditions (a) and (b) as above. However, the ownership of land or building by parents is taken into consideration only if they are to reside with the applicant and if points are accrued to the applicant's favour.\(^3\) Allocation to the public also is subject to points and a quota system. The points system is as follows:\(^3\)

- 2 points for the applicant;
- 2 points for the wife/husband of the applicant;
- 2 points for each of applicant's children under the age of 18 years and unmarried up to a maximum of 5 children;
- 1 point each for applicant's father and mother residing with the family;
- 1 point for each brother or sister of the applicant under the age of 18 years and unmarried residing with the family;
- 3 points for an applicant who produces a Medical Certificate stating that he or she is incapacitated through physical injury or defects such as blindness and who will never be in a position to support himself or herself or suffering from tuberculosis and receiving medical treatment in Kuala Lumpur.

The quota system is for each racial group according to the

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\(^4\)Commissioner of the Federal Capital of Kuala Lumpur, Procedure - Allocation of Low Cost Flats/Houses, (cyclostyled) (undated)

The income criterion of eligibility was revised upwards and qualified by the criterion of family size by the Ministry with concurrence from the Cabinet in 1966. Applicants with a total family income not exceeding $300 will qualify for low cost housing irrespective of the size of the family. Applicants earning a total family income exceeding $300 but not more than $350 must have a family size of not less than seven persons. For every increase of $50 the size of the family must increase by one until we obtain the situation where the total family income exceeds $750 but is not more than $800, the size of the family must not be less than 16 persons.

Where occasionally a flat becomes vacant after apportionment of flats have been made to the various communities, "there would be no objection to allocate some to Malays in order to encourage the Malay community to live in flats." However, such allocations must be confined to those Malays who are in receipt of eviction orders.

The priority in allocation to squatters followed by flood and fire victims and the general public is equitable as it reflects the need for housing. In a plural society in which ethnic considerations are important the quota system which ensures a just and fair distribution of dwellings among the ethnic groups may be viewed as a necessity. The allocation of flats falling vacant to Malays with eviction orders is not similarly equitable but as it is not mandatory it is of little significance.

The points system replaces the personal assessment that was used by allocation committees prior to 1965. When there are many applicants with many conflicting claims it is not possible to decide who should be allocated flats or houses unless their strengths are evaluated and compared by some system which eliminates the possibility of bias. The points system, furthermore, has the advantage of giving an indication

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7 A family is defined by this directive to include the head of the family, the spouse, children and parents and parents-in-law living with and dependent on the head of the family.

8 Notes of a Meeting held in the Office of the Housing Section of the Municipality, Suleiman Court on Friday 13 August, 1965 at 10.00 a.m., Kuala Lumpur, p. 2. In the Procedure for Allocation file of the Housing Section.
to applicants of their chances of being rehoused by comparison with the points of other applicants. Points can only be given for items which can be satisfactorily expressed in numerical terms, which permit only two alternative answers, such as possession or lack of a father or which can be impartially rated by an expert such as the seriousness of a physical handicap. Subjective factors cannot be brought into this framework unless they can be measured on a valid scale. The weight given to each item is completely arbitrary but it reflects the Housing Section's, the Municipal Treasurer's, the Commissioner's and the Ministry's concepts of priority.

Some local authorities maintain separate waiting lists for medical cases, ordinary applicants or for families of different sizes. This refinement ensures that the medical group for example, receives a specified number of dwellings a year. They are not penalized relative to other types of applicants if they suffer less than the average from the size of family. Within the medical group, points for such factors as the size of family determine which of the applicants are given priority. If a points system with a single waiting list were used as in the practice of the Housing Section, a policy change would require the reweighting of some of the items and the reclassification of all the applicants.

In the case of the policy change regarding the income criterion of eligibility no reweighting of the items in the points system was done. As such in awarding points sufficient weight cannot be given to the size of the family. Firstly, if the children are above 17 years of age they are not entitled to points but are considered part of the family. Secondly, if the applicant has more than five children below the age of 18 years, only five are entitled to points. Thirdly, if the applicant has brothers and sisters living with and dependent on him and are below 18 years of age, five of them are entitled to points but brothers and sisters are not considered part of the family. Finally, parents-in-law living and dependent on the applicant are not entitled to points although they are considered part of the family.

These inconsistencies have been pointed out to the Ministry by the Housing Section which also suggested alternative methods of reweighting the points and defining the family, but no remedial action has been taken. The policy change,


10. The Housing Section does, however, maintain separate waiting lists for each housing estate which gives applicants a choice of location.

however, was a good move in itself. Although income is usually the yardstick in measurement of a person’s financial status, it should not be the sole criterion. The applicant with a total monthly family income of $300 with a family of five is certainly much better off than an applicant with $350 having a family of ten. The upper limits of the scale, however, do not seem to have taken adequate consideration of the element of overcrowding. A family of sixteen in a three room flat which actually consists of two bedrooms and a living room would be sleeping on top of each other.

The allocation policy imposes hardship upon applicants with extended families in one household. Where there are many nuclear families living together as one they have to apply separately. There seems to be no justification for excluding sub-tenants, nor for limiting allocation to either owner occupiers or chief tenants in the case of squatters. In the clearance of squatters from land required for the Jalan Pekeling scheme there were 101 families who were sub-tenants out of a total of 272 families. This means that a substantial number of squatters are not eligible for low cost housing. This is especially inequitable as the same distinction is not made in the case of the general public. Moreover, no priority is given to squatters on private land evicted by the owners of the land. Widows, widowers and bachelors are also excluded from low cost housing. Bachelors can be left out in view of the shortage of low cost housing. The exclusion of widows and widowers are unjustified as if they have children their need for housing is as great as the others.

Before squatters are evicted the Lady Housing Visitors of the Housing Section take a census of the squatters in order to determine the number of flats required to rehouse the squatters and to identify the genuine squatters. There is a need to identify genuine squatters as speculative house-hunters attempt to “gate crash” on the offer of rehousing dispossessed squatters by putting up makeshift last minute shacks. Moreover, established squatters call in their relatives to join them on the bandwagon. In the “squatter strip” alongside the Gombak River when eviction orders were given they sparked off fresh building activity and in one house the number of occupants were found to have doubled to 14 overnight.

In the rehousing of squatters their requirements are

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12 Memorandum, Municipal Treasurer, Federal Capital of Kuala Lumpur, to Secretary, Ministry of Local Government and Housing, October 8, 1965.

13 Malay Mail, September 14, 1963.
not always met as it depends on what flats are available at the moment. In the clearance of squatters from Jalan Pekeling for Phases II and III there were 224 units available in Jalan Loke Yew Phase III and 137 units in Jalan Pekeling Phase I. There were thus 361 units for 171 families who were either owner-occupiers or chief tenants. However, the flats available were only of one and two rooms although there were 47 large families requiring three room flats. Hence these large families were asked to move into two room flats for the time being and given first priority in moving into three room flats when they were available. Another difficulty was that there were insufficient one room units to house those who were only eligible for one room flats. They had to be allocated two room flats.  

There appears to be no planning of the building programme in conjunction with the eviction of squatters. This is difficult as the eviction of squatters is performed by three authorities for projects which have varying planning projects. Only where the eviction is performed by the Municipality for low cost housing projects is there the availability of flats, even though they may not be of the correct size, as other housing projects are nearing completion. The problem of coordination of eviction with rehousing is alleviated by transit quarters numbering 120 on Cheras Road and Sungai Besi Road where the rental is $15 per month including water charges. These transit quarters were built from the Cheras Road Flood Relief Fund for flood victims and by the Public Works Department for evicted squatters as a temporary measure until flats were available. Earlier transit quarters at Weld Road, Lornie Road and Sungai Besi Road consisting of 272 units were similarly used until they had to be demolished to make way for other projects.

The priority in allocation depends in some measure upon the manner in which ballotting is done. No priority is given to applicants earning $300 and below. An applicant who has ten members in his family with a total family income of $300 per month and another with the same number of members in his family with an income of $500 ballot at the same time. This is not equitable as the applicant with an income of $300 deserves greater consideration than the one with an income of $500. With the policy change relating to the income criterion of eligibility there should have been a change in ballotting procedure whereby those with $300 and below should ballot before those earning above $300. Another problem in ballotting is that it does not take into account the size of flat which would accommodate a family properly. Hence there have been several rejections with subsequent loss of rentals. It is, of course, difficult to allot flats based on the size of the family when there are only a limited number of flats available.

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When a flat falls vacant it is allocated to the person with the highest points on the waiting list. From 1958 to 1967 an average of 6.7 percent of the flats fell vacant per year (excluding exchanges of flats) involving approximately 74 tenants. Although the percentage of flats vacated does not change greatly over the years as is apparent from table 5, as many as 2.6 percent of the flats in Jalan Sungai Besi Phase I were vacated in 1964 while in Jalan Loke Yew Phase I there were no vacant flats in 1963. Hence applicants who wish to live in certain localities may have to wait for a long time if no new flats are built.

Exchanges

Until late in 1965 there was no policy regarding the exchange of flats resulting in several cases where units vacated were allocated to the neighbouring family. The exchange of flats is now governed by the following conditions:15

(a) Exchange of flats will be on a unit for unit basis, that is, no one will be allotted two units in exchange for one.

(b) Tenants may only be permitted to apply for an exchange on grounds of over-crowdedness, financial difficulties, distance of flat from place of work and medical disability.

(c) Only the tenant and spouse, their children, parents and grandparents and additions by birth and by marriage of the tenant only (all of whom must be permanent residents) will be eligible for points.

Over-crowdedness is defined by a points system. If a tenant has more than 25 points for a one room flat, more than 48 points for a two room flat and more than 72 points for a three room flat they are considered over-crowded. Points are awarded as follows:

Any person of age 17 years and above 7 points
" " " 12 " to 16 years 5 points
" " " 7 " " 11 " 4 "
" " " 3 " " 6 " 3 "
" " " below 3 years 2 points

The point system provides a better chance for a family with older children to obtain a larger flat than a same size family

15 Commissioner of the Federal Capital of Kuala Lumpur, Procedure - Exchange of Flats (cyclostyled), (undated, no pagination).
TABLE 5
THE COMMISSIONER OF THE FEDERAL CAPITAL
OF KUALA LUMPUR : VACATION OF FLATS
EXCLUDING EXCHANGES (1958-1967)

<table>
<thead>
<tr>
<th>Year</th>
<th>Cumulative Number of Flats</th>
<th>Number of Tenants Vacating Flats</th>
<th>Percentage of Flats Vacated</th>
</tr>
</thead>
<tbody>
<tr>
<td>1958</td>
<td>494</td>
<td>16</td>
<td>3.2</td>
</tr>
<tr>
<td>1959</td>
<td>494</td>
<td>40</td>
<td>8.1</td>
</tr>
<tr>
<td>1960</td>
<td>494</td>
<td>28</td>
<td>5.7</td>
</tr>
<tr>
<td>1961</td>
<td>494</td>
<td>16</td>
<td>3.2</td>
</tr>
<tr>
<td>1962</td>
<td>830</td>
<td>55</td>
<td>6.6%</td>
</tr>
<tr>
<td>1963</td>
<td>1002</td>
<td>69</td>
<td>6.9%</td>
</tr>
<tr>
<td>1964</td>
<td>1426</td>
<td>145</td>
<td>11.7%</td>
</tr>
<tr>
<td>1965</td>
<td>1650</td>
<td>104</td>
<td>6.2%</td>
</tr>
<tr>
<td>1966</td>
<td>1650</td>
<td>117</td>
<td>7.1%</td>
</tr>
<tr>
<td>1967</td>
<td>1724</td>
<td>149</td>
<td>8.6%</td>
</tr>
</tbody>
</table>

Compiled from the deposit ledgers for each housing estate which are available in the Housing Section.
with younger ones. When a three room flat becomes vacant the applicant with the highest points above 46 points is given the first preference. Where there are more than one with the same number of points the applicant who submitted his application first is given the first priority.

Where a tenant due to his small income cannot afford to pay the rental for a larger flat or because the size of his family is reduced he may apply for an exchange from a bigger to a smaller flat. In such cases arrangements are made to transfer tenants who come within the category of over-crowdedness to the larger flat and the tenant under this category transferred to the smaller flat. Transfers are made in the priority order of income. The applicant with the lowest income having the first preference.

Normally no consideration is given to applicants who desire an exchange due to the distance of their flat from their place of work. However, there is no objection to a mutual exchange of similar size flats with the written consent of the Commissioner.

Exchanges on medical grounds which usually involves moving from a higher to a lower flat is subject to producing a medical certificate.

Four waiting lists are kept covering:

(a) Request for exchange from one estate to another;
(b) Request for exchange from smaller to bigger flat;
(c) Request for exchange of flat in the same estate;
(d) Request for exchange from larger to smaller flat.

The number of requests for exchange of flats has been small as is evident from table 6. Besides the four approved grounds for exchange it has been necessary to make exceptions for cases such as disturbance by "bad hats" and quarrels with neighbours in order to improve housing welfare. As with the procedure for allocation there is scope for improvement in the exchange procedure although there are no major defects. The Housing Section, similarly, has recommended changes which the Ministry has not heeded.

See Memoranda, No. 16 in D/3/1090, January 13, 1966 and No. 34 in D/3/1090, September 20, 1966 Administrative Officer (Housing).
TABLE 6
THE COMMISSIONER OF THE FEDERAL CAPITAL
OF KUALA LUMPUR : EXCHANGE OF FLATS
(1965 - JULY 1968)

<table>
<thead>
<tr>
<th>Type of Exchange</th>
<th>Number of Requests</th>
<th>Number of Allocations</th>
</tr>
</thead>
<tbody>
<tr>
<td>One Estate to Another</td>
<td>25</td>
<td>3</td>
</tr>
<tr>
<td>Smaller to Bigger Flat</td>
<td>35</td>
<td>10</td>
</tr>
<tr>
<td>Larger to Smaller Flat</td>
<td>4</td>
<td>2</td>
</tr>
<tr>
<td>In Same Estate</td>
<td>14</td>
<td>7</td>
</tr>
</tbody>
</table>

Source: Exchange of Flats Register, Housing Section.

Housing Welfare and General Care of Estates

Housing Welfare and the general care of estates and their amenities are the responsibility of Lady Housing Visitors. A Lady Housing Visitor is assigned to each estate.

In order to obtain maximum efficiency in the administration of the estates, particularly, in the detection of illegal occupants and rent collection, they are transferred from one estate to another periodically. Such postings do not exceed eight months. The daily duties of Lady Housing Visitors are listed in table 7. Two Lady Housing Visitors in addition to the above duties attend to allocations arising from flats falling vacant while one of them is also in charge of the exchange of flats. They are able to perform these additional duties because their estates are smaller and one of them by being in charge of Suleiman Court, where the Housing Section office is situated, spends more time in the Housing Section office than other Lady Housing Visitors. All Lady Housing Visitors in addition to their daily duties assist in ballotting and take the census of squatters to be evicted.

Rent Collection

The level of rent collection and collection of hire purchase installments has been high and only in a few cases has it been necessary to resort to court action for recovery of arrears as illustrated in table 8. The amount of arrears over the total income collectible for 1964 was approximately 3.4 percent of which a major portion relates to houses sold on hire purchase. The arrears of 3.4 percent represented about one-third of one month's collection. It has, however, been
TABLE 7

SCHEDULE OF LADY HOUSING VISITOR'S DAILY DUTIES

<table>
<thead>
<tr>
<th>Time</th>
<th>Activity</th>
</tr>
</thead>
<tbody>
<tr>
<td>8.30 a.m.</td>
<td>Attend to the public calling at the Housing Section</td>
</tr>
<tr>
<td>9.00 a.m.</td>
<td></td>
</tr>
<tr>
<td>9.30 a.m.</td>
<td>Supervise caretakers and labourers with regard to washing and sweeping of</td>
</tr>
<tr>
<td>to 11.30 a.m.</td>
<td>the corridors and staircases; cleaning of drains, refuse chutes and</td>
</tr>
<tr>
<td></td>
<td>open spaces. Ensure that Municipal properties are not damaged by tenants.</td>
</tr>
<tr>
<td></td>
<td>Ensure that the flats are not converted into cubicles or business</td>
</tr>
<tr>
<td></td>
<td>premises.</td>
</tr>
<tr>
<td>11.30 a.m.</td>
<td></td>
</tr>
<tr>
<td>11.30 a.m.</td>
<td>Attend to complaints from tenants.</td>
</tr>
<tr>
<td>to 12.45 p.m.</td>
<td>Writing of daily report and defects list.</td>
</tr>
<tr>
<td>and 2.00 p.m.</td>
<td>Interview applicants.</td>
</tr>
</tbody>
</table>

To attend to the public calling at the Housing Section.

DATES being responsible for

hence being responsible for the control of all Municipal Labour Lines. See Appendix III, Conditions of Tenancy, for further details of daily duties.

Schedule compiled from personal observation.
necessary for the Lady Housing Visitors to interview tenants in arrears of rent or hire purchase installments so as to obtain assurances from them as to the date of payment. Arrears are allowed to accumulate for three months after which the tenants responsible are referred to the Legal Adviser for action to evict them.

<table>
<thead>
<tr>
<th>Year</th>
<th>Number of Tenants Referred for Eviction</th>
<th>Number of Tenants who eventually paid up</th>
<th>Number of tenants evicted</th>
<th>Number of cases Pending Court Hearing</th>
</tr>
</thead>
<tbody>
<tr>
<td>1958</td>
<td>75</td>
<td>61</td>
<td>3</td>
<td>11</td>
</tr>
<tr>
<td>1959</td>
<td>43</td>
<td>35</td>
<td>6</td>
<td>2</td>
</tr>
<tr>
<td>1960</td>
<td>31</td>
<td>29</td>
<td>-</td>
<td>2</td>
</tr>
<tr>
<td>1961</td>
<td>19</td>
<td>14</td>
<td>-</td>
<td>5</td>
</tr>
<tr>
<td>1962</td>
<td>27</td>
<td>20</td>
<td>-</td>
<td>7</td>
</tr>
<tr>
<td>1963</td>
<td>30</td>
<td>29</td>
<td>-</td>
<td>1</td>
</tr>
<tr>
<td>1964</td>
<td>40</td>
<td>18</td>
<td>1</td>
<td>21</td>
</tr>
<tr>
<td>1965</td>
<td>101</td>
<td>.47</td>
<td>13</td>
<td>41</td>
</tr>
<tr>
<td>1966</td>
<td>118</td>
<td>53</td>
<td>21</td>
<td>44</td>
</tr>
</tbody>
</table>


Labour Lines

The Housing Section besides being responsible for some aspects of housing management with respect to low cost housing became responsible for the control of all Municipal Labour lines in July 1961. It had before been the practice for the Heads of Departments employing labourers to be responsible for their own labour lines. With the amalgamation of the Town Superintendent's Department partly to the Municipal Health Officer and partly to the Municipal Engineer, it was found that this system of departmental control was not satisfactory and that it was desirable to centralise the adminis-
A Lady Housing Visitor is in-charge of labour lines. She allocates quarters to the Municipal labourers and supervises the general care of labour lines. As the labour lines are within the Housing Section's jurisdiction it will enable the "New Deal" to operate without any conflicting jurisdictions.


Four hundred and twenty-nine squatter families evicted from Jalan Chan See Lin were offered flats in nearby Jalan Loke Yew but only about 35 accepted. Similarly with the Sungai Besi Flats Phase I, the dateline to squatters to move in was twice extended yet by the final dateline, which was more than two months after the flats had been opened, 30 flats remained vacant. The Commissioner in 1962 estimated that not more than 20 percent of the squatters accepted low cost housing. The actual housing preference of squatters on State Land confirms this as 43 percent prefer a vacant lot of land, 34 percent prefer a low cost house, 15 percent prefer a terrace house and only eight percent prefer flats.

This lack of enthusiasm for accommodation in flats may be attributed to a number of factors. Firstly, 59 percent of the squatters on State land prefer to buy rather than rent which excludes flats as they are not for purchase.

Secondly, there is the financial inability to pay rent. Eight and a half percent of the squatters earn below $100 a month and cannot afford to pay more than $10 a month rent. There are 31 percent in the $101 - $150 income group and 26 percent in the $151 to $200 income group. For a family with an income of between $100 to $150 a month, rent,
CHAPTER V

CONCLUSION

The irony of the low cost housing programme is that although priority is given to squatters in allocation many refuse to accept accommodation in flats which form the majority of housing units. Four hundred and twenty-nine squatter families evicted from Jalan Chan Sow Lin were offered flats in nearby Jalan Loke Yew but only about 20 accepted. Similarly with the Sungei Besi Flats Phase I, the dateline to squatters to move in was twice extended yet by the final dateline, which was more than two months after the flats had been opened, 50 flats remained vacant. The Commissioner in 1962 estimated that not more than 20 percent of the squatters accepted low cost housing. The actual housing preference of squatters on State Land confirms this as 43 percent prefer a vacant lot of land, 34 percent prefer a low cost house, 15 percent prefer a terrace house and only eight percent prefer flats.

This lack of enthusiasm for accommodation in flats may be attributed to a number of factors. Firstly, 89 percent of the squatters on State land prefer to buy rather than rent which excludes flats as they are not for purchase.

Secondly, there is the financial inability to pay rent. Eight and a half percent of the squatters earn below $100 a month and cannot afford to pay more than $10 a month rent. There are 31 percent in the $101 - $150 income group and 26 percent in the $151 to $200 income group. For a family with an income of between $100 to $150 a month, rent,

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2. Ibid., September 13, 1962.
3. Ibid.
4. Valuation Department, op. cit., p. 7.
5. Ibid.
6. Ibid., p. 6.
7. Ibid.
water and electricity amounting to no less than $50 or $60 a month represents between 50 percent to 33 1/3 percent of its income. The proportion of expenditure for shelter, water and electricity by any standards is clearly disproportionate. The United Nations has suggested 20 percent as the maximum cost of housing in relation to income while Needleman places it at 25 percent. In France, the proportion of income paid in housing costs (rent or mortgage) is about eight percent.

A further point which arises is that there are rigid commitments for payment of rent and other bills on definite dates and this conflicts with the offer of security given by dwelling in a flat. The bogey of the rent collector and the possibility of eviction which would result in total displacement without any alternative shelter except to construct a squatter hut is a staunch deterrent to renting a flat. This conclusion is supported by complaints by some tenants in the Jalan Lake Yew Estate who felt that they were better off where they were before. The tenants did not hesitate to acknowledge the advantages of the "good and beautiful" flats in which they lived but $39 for rent with water and electricity bills to pay in addition was plainly beyond the means of people who earn no more than $150 a month.

The same can be said for hire purchase payments. Some Malay families, victims of the Gombak Lane fire, rehoused in Dato Keramat wanted the installment to be lowered from $29 to $15 a month. In February 1967, 225 families or 21.3 percent of the families in Kampung Pandan had not paid their installments. Of these 155 were in arrears for one month, 50 for two months and 40 for three months. Families accustomed to very low expenditure on housing cannot easily make radical revisions in their budget to meet the relatively high rents or installment payments.

There is therefore, a need either for further subsidies or rent rebate for poor families. The Municipality is charging full cost rent which covers the repayment of the

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10 Straits Times, July 7, 1959.

11 Malay Mail, November 21, 1956.
loan used in constructing the flats, interest charges, maintenance and a host of other items. This means that in time to come the major costs of the low cost housing programme will be recouped. In performing a social service the repayment of a substantial portion of the service by the persons benefiting from it may be seriously questioned.

Thirdly the acceptance of flats would deprive some squatters of the opportunity of making a small income from rearing poultry. Fifty-one percent of the squatters use the curtilage of their houses to rear a few chickens and ducks producing an income of between $10 to $30 per month.

A factor which is of secondary importance is the distance from place of work and school. When squatters are evicted, as from Jalan Pekeliling, they were offered flats in Jalan Leke Yew on the other end of town. To overcome this the Housing Section gave priority to the squatters in allocation for the flats in the area from which they were evicted when they were completed. This is not satisfactory as once the squatters have found alternative accommodation nearby the necessity of moving into the flats when completed in a year or two is no longer apparent.

Although 74 percent of the squatters prefer either a vacant lot of land or a low cost house the shortage of land precludes the satisfaction of this desire. However, the higher the income the less is the desire for a small piece of land with or without a house. The median income earners of $175 a month desire a flat while the preference for terrace houses comes from the highest income group of squatters. This is an indication of the possibility of overcoming the present aversion to living in flats by introducing rent rebates and further subsidies. The housing authorities, however, are not facing up to the problem of squatters refusing accommodation in flats or the problem of inability to pay rents as the demand for low cost housing presently exceeds the supply of flats.

Overcrowding in slums and squatter settlements is by no means overcome by low cost housing. About 81 percent

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12 The term "economic rent" is commonly used for the same concept. It is not used here to avoid confusion with the economic term, "economic rent", which is a payment to a factor of production over and above that required to keep it in its present use.

13 Valuation Department, op. cit., p. 5.

14 Ibid., p. 6.

15 Ibid.
of the squatters have more than five persons in the family and from this about 38 percent have more than nine persons in the family. From these figures it may appear that the appropriate size of flat to prevent overcrowding would be three to four room units. A two room unit would cater only for 19 percent of the squatter families. Yet the largest flats are three room units and the average number of people in each flat is estimated at six persons. There is thus the question not only of providing accommodation but also whether it is suitable in terms of size.

Although the low cost housing programme is now in its twelfth year it is obvious that it has a long way to go before it really comes to terms with the housing needs of the low income group. The Government has so far not defined a comprehensive housing policy or set short or long term targets. One of the essential requirements of this process is the assessment of housing needs, for flats have not always gone to those for whom they were intended. The presence of squatters and slum dwellers has more been seen and sometimes felt rather than really known. The survey of squatters on State land was conducted primarily to determine the influence of squatters on housing rentals and capital values of properties for the purpose of maintaining correct values in the Assessment List of the Valuation Department and secondarily for low cost housing, is a step in the right direction by the Commissioner of the Federal Capital of Kuala Lumpur. It remains to be seen in the 1970's if its revelations have been heeded as it was not ready till 1966 when the First Malaysia Plan had been drawn up. Only in 1970 will a national survey of housing needs be taken in conjunction with the census of population.

The 8,583 units to be built by 1970 in the Federal Capital will only be a third of the 24,233 houses estimated to have been required in 1955. To house the 117,000 squatters on State land and the estimated 112,650 squatters on private land in 1964 and the 10,786 slum dwellers of 1962, totalling 239,786 persons would require at least 40,000 units. If we assume even the low figure of $6,000 to provide housing for six persons, the total cost of housing squatters and slum dwellers may be $240 million. Some of the squatters and slum dwellers may have been rehoused since 1964 and 1962 respectively but there is also the increase in numbers since these years and also in the future to be rehoused. The inadequacy of the low cost housing programme is evident from comparing the $195 million allocated from 1961 to 1970 for the whole of Malaya for low cost housing to the estimated $240 million necessary for Kuala Lumpur alone, a few years ago.

14 Ibid., p. 6.
15 Ibid.
Lumpur's housing needs have grown beyond the stage where they can be met with independently devised schemes at periodic intervals. They demand constant application of funds and resources in the building programme. Besides the building programme a greater financial commitment is necessary for further subsidies and rent rebates to ameliorate high rentals and installment payments.

If the low cost housing is to be pursued with greater singleness of purpose there is a need to appoint a Housing Manager. Unlike other municipal services which are performed by professional officers, housing management is performed by an Administrative Officer (Housing) with no professional training who is responsible to the Municipal Treasurer. Housing management is a separate function and disadvantages can arise from combining it with those of the Treasurer.

Generally speaking, the Treasurer is not professionally adapted to oversee the more human problems of housing management. The Treasurer has, in addition, too many other departmental preoccupations and may regard housing management of secondary importance. Two functions of housing management viz., advice at the planning stage on estate layout and house design and maintenance and repairs are not being performed by either the Administrative Officer (Housing) or the Treasurer as neither is competent to do so. It is to avoid such situations that a growing number of local authorities in the United Kingdom have established separate housing departments under the charge of Housing Managers.

For senior appointments in housing management most local authorities in the United Kingdom expect officers to possess either a degree in estate management of the Universities of London or Cambridge or pass the examinations of the Institute of Housing, the Society of Housing Managers or the Royal Institution of Chartered Surveyors (Housing Section).° Only with a Housing Manager with the above professional qualifications will the low cost housing programme be competently managed.

While the number of dwellings may not justify the establishment of a separate Housing department, housing should be the responsibility of the Valuation Department. This was the practice in the London County Council until April 1, 1954.

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This is advisable because the Valuation Department is staffed by five Chartered Surveyors who have either a degree in estate management or passed the final examinations of the Royal Institution of Chartered Surveyors (General Section) of which housing management is a part. The Valuation Department is presently only engaged in valuation for rating and for purchases by agreement or acquisition. These functions are sufficiently onerous and time consuming duties but there still exists some element of excess capacity in the sense that the professional capacities of the Chartered Surveyor in respect of realty and housing management have not been gainfully exploited. The layout on development of estates, the management, repairs and maintenance of properties, purchase and acquisition of land and tenancies are specialised duties of the Chartered Surveyor.

This ridiculous situation exists because when the responsibility for housing was assigned to the Municipal Treasurer in 1957, the Valuation Department was not in existence and was then the Assessment Section of the Treasurer’s Department. Since its establishment in April 1961, the Department has attempted to assume responsibility for housing and the management of other municipal properties. But due to rivalry between the heads of department the status quo has been maintained. Sooner or later the Commissioner will be obliged to revise departmental organisation and redistribute the responsibilities for housing management as the task of housing management increases. However, instead of waiting for the inevitable to arise it would be more progressive to appoint a Housing Manager and reorganise the Housing Section as part of the Valuation Department or as a separable department in order to improve the low cost housing programme.

The implementation of the programme may be altered in the future as the Government is considering the establishment of a central housing authority. The authority is expected to co-ordinate the housing programmes of state governments and local authorities and give technical guidance on matters relating to finance, siting, types of houses, costs, materials, desirable community facilities and other features requiring specialised knowledge. As plans have not been finalised there is no indication as to the authority’s role in the


18 Interview with Mr. Jordan Lee, Chief Assistant Valuer, Valuation Department, Federal Capital of Kuala Lumpur, July 11, 1968.

The possibilities are that it may have no responsibility for the housing programme in the Federal Capital; assume responsibility for the building programme alone; or assume responsibility for both the building programme and housing management. In the event of the third possibility arising, the need for a Housing Manager and reorganisation of the Housing Section will have to be reappraised.

The Government in its drive for rural development which is motivated in some measure by the contrasting standards of living between the urban and rural population has placed social development in urban areas on a low scale of priority. Taking a wider national perspective it would be unreasonable to expect the Government to meet urban housing needs overnight as has been demonstrated by Singapore. It must be pointed out that easily made comparisons between Singapore and Malaysia in housing achievement is often misleading as the urgent problem in Singapore is one of urban development while in Malaysia the Government perceives rural development as the priority need.

Crash housing programmes will not solve the problem of squatters and slum dwellers in the long run. They are not only a result of inability to obtain adequate housing in the face of rapid population increase to which the slums of the industrial city of Western Europe and North America bear testimony. The squatter settlements and slums are symptoms of much wider problems for which the provision of housing can be little more than a palliative measure. The provision of housing does not strike at the root of the problem of why people live in substandard housing which is low income. What is needed are overall policies of economic development to facilitate a balance in flow of investment and people between the urban and rural sectors as squatters are also a product of rural-urban migration.20 A more general effort to relieve poverty would appear the logical course of action in the long run.

### APPENDIX I
THE COMMISSIONER OF THE FEDERAL CAPITAL OF KUALA LUMPUR
LOW COST HOUSING ESTATES

<table>
<thead>
<tr>
<th>Locality</th>
<th>Number of Units</th>
<th>When Completed</th>
<th>Cost</th>
<th>Monthly Rental/Hire Purchase Installment</th>
<th>Detail of Each Unit</th>
<th>Remarks</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ulu Klang</td>
<td>150 houses</td>
<td>Phase I - 200</td>
<td>$564,000</td>
<td>80 units @ $32 p.m. for 15 years</td>
<td>1 hall, 2 rooms, 1 kitchen, 1 bathroom, 1 toilet</td>
<td>Concrete Structure</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Phase II - 50</td>
<td>$517,240</td>
<td>172 units @ $33 p.m. for 10 years</td>
<td>1 hall, 2 rooms, 1 kitchen, 1 bathroom, 1 toilet</td>
<td>Wooden Structure</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Malay Reservation</td>
</tr>
<tr>
<td>Dato Keesment</td>
<td>200 houses</td>
<td>Phase I - 50</td>
<td>$517,240</td>
<td>267 units @ $33 p.m. for 15 years</td>
<td>1 hall, 2 rooms, 1 kitchen, 1 bathroom, 1 toilet</td>
<td>Concrete Structure</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Phase II - 150</td>
<td></td>
<td></td>
<td></td>
<td>Wooden Structure</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Malay Reservation</td>
</tr>
<tr>
<td>Ayer Panas</td>
<td>49 houses</td>
<td>1956</td>
<td>$158,000</td>
<td>40 units @ $27 p.m. for 15 years</td>
<td>2 rooms, 1 kitchen, 1 bathroom, 1 toilet</td>
<td>Concrete Structure</td>
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<td></td>
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<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Tun Tan Cheng Lock Mansions</td>
<td>220 flats, 12 shops</td>
<td>1958</td>
<td>$1,807,056.10</td>
<td>220 units @ $43 p.m. including water charges</td>
<td>2 rooms, 1 kitchen, 1 bathroom, 1 toilet</td>
<td>Reinforced Concrete Structure</td>
</tr>
<tr>
<td>Melor &amp; Navar Flats (Phase I)</td>
<td>172 flats, 8 shops</td>
<td>1963</td>
<td>$1,050,000</td>
<td>160 2 room flats @ $36 p.m. or 30 3 room flats @ $46 p.m.</td>
<td>2 rooms or 3 rooms, 1 kitchen, 1 toilet</td>
<td>Reinforced Concrete Structure</td>
</tr>
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</tr>
<tr>
<td>Suleiman Court</td>
<td>274 flats, 47 shops</td>
<td>1958</td>
<td>$2,400,000</td>
<td>144 1 room flats @ $32 p.m. or 224 2 room flats @ $42 p.m. or 44 3 room flats @ $49 p.m.</td>
<td>1 room or 3 rooms, 1 kitchen, 1 toilet</td>
<td>Reinforced Concrete Structure</td>
</tr>
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</tr>
<tr>
<td>Rasak Mansions</td>
<td>Phase I - 336 flats, 12 shops</td>
<td>1962</td>
<td>$835,000</td>
<td>336 1 room flats @ $31 p.m. including water charges &amp; common kitchen lighting</td>
<td>1 room or 3 rooms, 1 kitchen, 1 toilet</td>
<td>Reinforced Concrete Structure</td>
</tr>
<tr>
<td>(Jalan Sungai Besi)</td>
<td>Phase II - 434 flats</td>
<td>1963</td>
<td>$2,550,000</td>
<td>96 2 room flats @ $36 p.m. or 228 3 room flats @ $46 p.m.</td>
<td>2 rooms or 3 rooms, 1 kitchen, 1 toilet</td>
<td>Reinforced Concrete Structure</td>
</tr>
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<td></td>
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<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Phase III - 66 flats, 16 shops</td>
<td>1968</td>
<td>$295,000</td>
<td>66 2 room flats @ $36 p.m.</td>
<td>2 rooms or 3 rooms</td>
<td>Reinforced Concrete Structure</td>
</tr>
<tr>
<td>Kampong Pandan</td>
<td>1,000 houses</td>
<td>Phase I - 604, in 1963</td>
<td>$5,226,000</td>
<td>$35 p.m. for 17 years</td>
<td>1 verandah, 2 bedrooms, 1 dining hall, 1 kitchen, 1 toilet, 1 bathroom, 760 sq. ft.</td>
<td>Wooden Structure Malay Reservation</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Phase II - 442, in 1965</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Jalan Pekeliling</td>
<td>Phase I - 120 flats, 40 shops</td>
<td>1968</td>
<td>$15,264,000</td>
<td>120 2 room flats @ $34 p.m.</td>
<td>2 rooms or 3 rooms, 1 kitchen, 1 toilet</td>
<td>Prefabricated Concrete Structure</td>
</tr>
</tbody>
</table>

### APPENDIX III

#### THE COMMISSIONER OF THE FEDERAL CAPITAL OF KUALA LUMPUR

**COMMISSIONER'S OFFICIAL BULLETIN**

**APPROVED PROJECTS TO BE COMPLETED (1968–1970)**

<table>
<thead>
<tr>
<th>Locality</th>
<th>Number of Flats</th>
<th>Cost</th>
<th>Year of Completion</th>
</tr>
</thead>
<tbody>
<tr>
<td>Jalan Cheras</td>
<td>Phase I - 640 flats</td>
<td>$2,300,000</td>
<td>1968</td>
</tr>
<tr>
<td>Jalan Shaw</td>
<td>Block B - 396 flats, 11 shops</td>
<td>$1,103,000</td>
<td>1968</td>
</tr>
<tr>
<td>Jalan Pekeliling</td>
<td>Phase II - (a) 1,628 flats</td>
<td>$157,264,000</td>
<td>1968</td>
</tr>
<tr>
<td>Jalan Shaw</td>
<td>Block A - 396 flats, 11 shops</td>
<td>$1,158,000</td>
<td>1969</td>
</tr>
<tr>
<td>Jalan Pekeliling</td>
<td>Phase III - (b) 1,221 flats</td>
<td></td>
<td>1969</td>
</tr>
<tr>
<td>Wardieburn Estate</td>
<td>Phase I - 432 flats</td>
<td>$1,500,000</td>
<td>1969</td>
</tr>
<tr>
<td>Jalan Loke Yew</td>
<td>Phase IV - 400 flats</td>
<td>$1,432,000</td>
<td>1970</td>
</tr>
</tbody>
</table>

Source: Industrialised Building Techniques for Low Cost Housing, op. cit., P. 9

(a) cost of all phases
(b) estimated

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1. The tenant shall not
(a) suffer any member of his household, or any other person, to be upon the premises
(b) serve food or drink in the open air
(c) make use of the premises for any trade or business, or as a restaurant, shop, or other similar establishment
(d) cut down any part of the evergreen trees
2. The tenant shall not
(a) report to the Commissioner, Housing Officer or his representatives immediately any blockage of drains or closets, or defects in flushing or other fittings

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APPENDIX III

COMMISSIONER OF THE FEDERAL CAPITAL OF KUALA LUMPUR

CONDITIONS OF TENANCY:

The tenancy shall commence on .................. and shall be a monthly one ending at 12 o'clock (noon) on the last day of the calendar month.

2. THE TENANT HEREBY COVENANTS AND AGREES THAT HE/SHE SHALL NOT

(a) assign the tenancy, part with possession of, or sublet the house or premises or any part thereof, or take lodgers therein for payment, or use the premises for any trade or business, or as a laundry or store, without the previous consent in writing of the Commissioner;

(b) keep any animal;

(c) paper, paint, or drive nails into the walls or woodwork of the dwelling without the written consent of the Housing Officer;

(d) set up or erect any television or radio aerial, wooden building, shed, porch, or display any advertisement without the consent in writing of the Commissioner;

(e) make any additional or structural alteration to the dwelling or the premises;

(f) cut down or remove any tree or shrub without the consent in writing of the Commissioner;

(g) give or offer to the Collector or any other servant of the Commissioner any gratuity whatever;

(h) suffer any member of his household, or other person invited or permitted by him to be upon the premises to do any of the things forbidden under these Conditions;

(i) cook by wood-fire or charcoal.

3. THE TENANT HEREBY COVENANTS AND AGREES THAT HE/SHE SHALL

(a) report to the Commissioner, Housing Officer or his representatives immediately any blockage of drains or closets, or defects in flushing or other fittings;
(b) report to the Medical Health Officer any case of infectious or contagious disease occurring in the dwelling, and, if so required, allow the removal of the person affected to Hospital;

(c) keep the dwelling and bedding therein clean and free from vermin;

(d) keep the dwelling in clean, fit and proper condition, and the interior in a good state of decorative repair;

(e) deposit only house-refuse in the dust-bins or refuse chutes;

(f) pay the cost of making good any fences paving or other parts of the premises, or fittings therein, damaged by the tenant or inmates of the dwelling, or through his or their negligence, and of removing any blockage to drains caused or suffered to arise by him or them fair wear and tear excepted;

(g) immediately replace cracked or broken glass and lost keys;

(h) suffer the Commissioner by his Officers, Agents and Workmen, to enter and inspect the state of repair, condition and cleanliness of the dwelling and premises at all reasonable hours of the day and to execute any repairs;

(i) use the premises only as a private dwelling house.

4. (a) Notwithstanding any provision of any law or of any provisions herein this tenancy may be determined by one month's notice in writing by either party.

(b) In addition to and without prejudice to the aforesaid the Commissioner may determine this tenancy by one month's notice in writing expiring at any time, if in his opinion the tenant shall be in arrear of rent ................. or if the tenant shall commit any breach of the covenants set out in Clauses 2 & 3 hereof.
5. If in the opinion of the Commissioner, which shall be final, the tenant’s resident family or the financial or any other circumstance of the tenant or of any member of his/her resident family is so altered so that the premises is not used for the purpose as intended or planned by the Commissioner may determine this tenancy by one month’s notice in writing expiring at any time.

6. The decision of the Commissioner upon any matter or question arising in respect of, or as to the interpreting of, the above conditions (except as to the amount of rent due) shall be final and binding on the tenant.

7. The entry into possession by the Tenant of the dwelling and premises coupled with the handing to him (or to a member of his household customarily paying rent on his behalf) of a current rent receipt shall be conclusive evidence as against the Tenant of his agreement to be bound by the foregoing conditions.

Source: Commissioner of the Federal Capital of Kuala Lumpur, Conditions of Tenancy.
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