

## Housing issues and rapid urbanisation

**IPOH:** Rapid urbanisation worldwide has reached a level where housing issues are getting more challenging and complex, not only in Malaysia, but also abroad.

The fourth series of the Pangkor Dialogue yesterday highlighted the subject for discussion during its plenary dialogue entitled "Affordable Housing" at the Amanjaya Convention Centre here.

The speakers were Ansar Cooperative Housing Corporation Canada chairman and chief executive officer Pervez Nasim and Centre for Rapid Automated Fabrication Technology USA director Prof Dr Behrokh Khoshvenis.

Other speakers were Gading Kencana Sendirian Berhad managing director Datuk Guntor Tobeng and Iskandar Regional Development Authority chief executive officer Prof Datuk Ismail Ibrahim.

Z Consulting Group (ZCG) managing director Prof Datuk Dr Ahmed Kameel Mydin Meera was the di-

alogue moderator for the discussion.

Pervez said his company had adopted the syariah model "Musharikah Mutanaqisah", a diminishing partnership model.

"The model was introduced due to its simplicity and practical nature for the long-term transaction. It is a partnership between a family and the community.

"It is a form of partnership in which one of the partners promises to gradually buy the equity share of the other partner, until the title to the equity is completely transferred to him.

"By following this model, complete ownership can be obtained within 10 to 12 years, whereas conventional mortgages take 25 to 35 years," he said.

Pervez said the model was relatively new, but had started to gain popularity among Islamic financial institutions as well as in St Louis, Missouri and San Francisco in the United States, Manchester in the

United Kingdom, as well as in Malaysia.

Dr Behrokh highlighted the innovative Contour Crafting construction 3D printing method.

"The method is a construction and fabrication method in which structures, large and small, are formed as a series of stacked layers exactly dispensed by a large-scale, printer-like apparatus.

"The technology, which consists of a large-scale concrete 3D printer, is capable of printing an entire 2,000 square foot house, with electrical, plumbing, and ventilation conduits included, in just 24 hours," he said.

Dr Behrokh believed that the method could have important applications to many, offering low-cost and rapid housing to people of limited means and those in disaster zones, as well as in space.

Meanwhile, Guntor introduced an affordable solar housing scheme aimed at helping the new generation

own houses, and at supporting the government's initiative to provide affordable houses at prices lower than market value.

"The company has installed more than 250 solar photovoltaic (PV) systems for business premises and homes. Our latest pride is the development and construction of its own 8MW solar farm in Bandar Hijau, Malacca.

"The scheme also aims to improve the socio-economic standing of the lower-income group (B40) and help position them into the middle-class income bracket (M40). The initiative will help generate income by tapping into solar energy sources that use green technology to produce clean energy.

"Through this programme, the target group is expected to be able to earn an extra monthly income of up to RM600," he added.

Ismail stressed that there was a crucial need for policy intervention

by the government when it came to the housing issue, to ensure that everyone could afford to buy a house.

"Policy intervention is important to make sure that once we create economic growth, we can also support them by making sure they can enjoy the basic comforts of living.

"Purchasing a house is all about the experience. We are actually buying the experience of owning a home.

"After four or five years, you decide to move and sell the house. Why? For the experience. You may move from Ipoh to Johor and decide to buy a house in a new city," he said.

Ismail said the experience had to be determined by the level of income, which was where B40 came into the picture.

"This is where government intervention is necessary to make sure that everyone can afford to buy a house," he said.