

Let's **focus** on people's housing

O Fall the problems faced by any country in nation-building, none should deserve greater priority than housing the people.

What could be more basic than a roof over our head and a decent and affordable one at that? And when we talk about affordable, it should be truly affordable to the low-income people who form the majority of the population in most countries.

And it should not only be affordable on paper while in reality, most of those in the B40 category can only dream to own houses.

We can see the consequences of the failure or lack of whatever kind of will in fixing or solving the housing problem of the masses that among others could easily lead to people pouring into the streets whenever there are protests over other issues not directly related to housing.

It is here that Singapore has earned well-deserved international recognition as the most successful nation in housing its population.

Over 90% of the seven million population on the island republic live in homes that they own and the home-ownership ratio is certainly the world's highest.

Lots and lots of credit have deservedly been given to the Singapore Housing Development Board, which by the same token is undoubtedly the world's most successful housing developer.

Berjaya Group founder Tan Sri

Vincent Tan is of the opinion that the current unrest in Hong Kong, now well into its third month, has a lot to do with the housing situation in this world famous financial centre.

"No country can have peace and stability if the poor are not able to own a home in their lifetime. The world must learn from Singapore that achieved almost 100% home ownership for Singaporeans," he told me.

Tan said Malaysia needs to work harder to match Singapore's level of success in home ownership.

"I believe Malaysia can do it," he said. "We need an organisation similar to HDB to achieve this goal of 100% home ownership."

Yet another achievable goal is to build low-cost houses and rent to low-income Malaysians at low rental like say RM100 to RM150 a month.

Tan said such houses can even be rented out to them for life, especially for those who have lost their home ownership due to some life crisis.

The main goal is to ensure the poor have a roof over their head for their entire life.

"Sometimes if they own houses, there are many cases where they sell them under forced circumstances due to indiscipline and other problems," he said.

"Then they are left with no house to stay. The rental programme is a good option to consider."

Tan said he would very much like to see more Malaysian politicians voicing out his passion that Malaysians should



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Affordable flats in Balik Pulau, Penang. - **BERNAMAPIX**

be able to own homes or rent one at affordable rental.

Malaysia certainly has plenty of government land that could be allocated for public housing and this would go a long way towards bringing down house prices to an affordable level.

Land is the prime cause for the hike in house prices so much so that over 60 years after Merdeka, for so many Malaysians, owning a house remains a pipe dream.

If laws are necessary to put a cap on the price of affordable houses, let's enact them.

Look around the country, there are still many people living in squatter settlements under conditions that are well below minimum standards.

In a country like Malaysia, can we with a clear conscience justify the existence of squatter homes if we had got our act right?

Islamic religious bodies could perhaps consider building affordable houses for the designated needy with the huge annual collection of zakat money.

If it's doable, let's focus on it.

Comments: letters@thesundaily.com