



BY ALYSSA J. OON

WE drool over the elaborate designs that make the international runway, not to mention the lean and leggy individuals strutting "their" stuff. While coveting any of these fanciful dresses or suits may well be beyond the average Joe's ability to own, homes can still receive a touch of "haute couture" through the lifestyle extensions of famous fashion labels.

CHRISTIAN DIOR

For years, the House of Dior outpost in Paris sold items sourced from independent makers throughout the world. The opening of the new four-storey House of Dior on New Bond Street in London in early June, marked the debut of the brand's flagship Dior Home store. Seeking to encapsulate the refined tastes of its late founder, the products in the first collection were created by a total of 11 tapped designers, among them India Mahdavi, Lucie de la Falaise, Michaël Cailloux and Peter Marino, who also designed the store.

The new and first range featured Dior-print playing card decks, hand-blown glass carafes, crystal glass wares, ceramic plates and hand-embroidered linen. Each item paid homage to the founder himself, who once famously said, "Living in a house that doesn't reflect who you are is akin to wearing someone else's clothes".

It is reported that each new season will feature brand new pieces designed by a rotating group of artists and designers. So for the homemaker who can afford some frill and opulence, don a piece or two of Christian Dior for a touch of casa extravagance.

CHRISTIAN LACROIX

Interior design got its first taste of Christian Lacroix's bold and unusual designs when he was commissioned to decorate several landmark hotels in Paris, France. Lacroix is said to have furnished three hotels - Hotel Le Petit Moulin in 2005; Hotel Bellechasse in 2007; and most recently, Hotel Le Notre Dame in 2011.

Following Lacroix's exit in 2009, the Christian Lacroix Maison has since been helmed by creative director Sacha Walckhoff. Although the trademark eclectic style of Lacroix is still available for the home, through the Maison's collection of fabrics, wallpapers and cushions, they are designed by Walckhoff.

The 2016 collection, also known as the Art de Vivre Collection, drew inspiration from the Incroyables et Merveilleuses (Unbelievables and

Haute couture at home

> Couturiers of luxury fashion runway designs that found their way into homes



House of Dior.

PHOTO: AHMARRA.CO.UK



Interior design of Christian Lacroix.

PHOTO: CPP/LUXURY.COM

the Marvelous Ones) of the French Revolution. Bold colours are interpreted into fabrics and wallpapers that combine floral and unique modern digital prints for an eclectic design.

Meanwhile, a capsule collection in collaboration with Roche Bobois was released this year, marking the Christian Lacroix Maison's first foray into furniture. The 20-piece collection pays homage to designs of eras past featuring screen-printed striped lacquered wood cubes; a double-sided standing screen with brass details featuring a 19th century scene on one side and a garden setting on the other; and dining room chairs with hourglass backs. Other home accessories in this range include lighting pieces, mirrors, consoles and rugs, plus a dining room table.

VERSACE

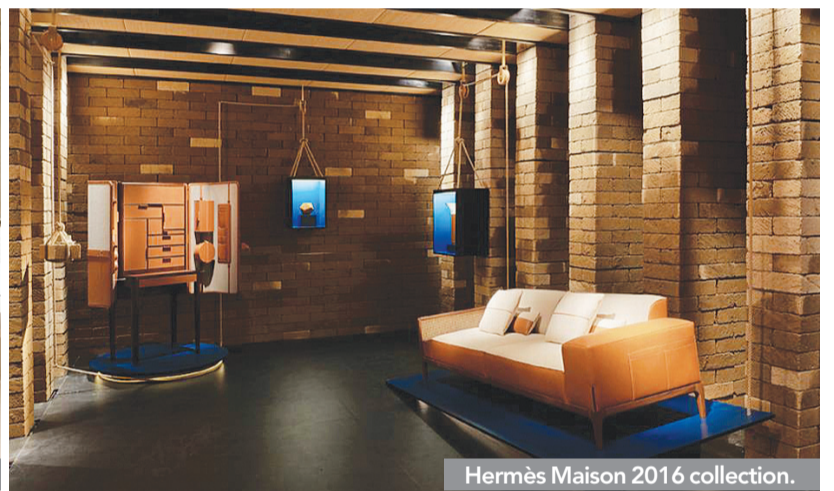
The addition of a home collection in the universe of Gianni Versace came naturally in 1992. What started as a compilation of textiles for the home was followed through with the first range of porcelain dinner services and sets created in collaboration with Rosenthal - now hailed as design classics. The collection expanded to include furniture pieces in 1994.

The 2016 Versace Home collection was unveiled during the Salone del Mobile in Milan, Italy. It was also there that the news of the new range was announced, as the first to be fully handled by Versace Home. The move to bring the whole process in-house was made possible with exclusive contracts with Cassina Contract (furniture) and



Christian Dior.

PHOTO: WALLNUTWALLPAPER.COM



Hermès Maison 2016 collection.

PHOTO: TELEGRAPH.CO.UK

Nemo (lighting).

The refreshed collection boasts four new lines - Les Etoiles de la Mer, Vasmara, Gvardian and Via Gesù Palazzo Empire. The new series features stunning pieces that are perfect for one to recreate the Palace of Versailles style at home. Highlights of the collection include the Via Gesù Palazzo Empire sofa, which was inspired by the iconic "It-bag" Versace Palazzo Empire and led to the emblematic Mesedia climate-proof aluminium chair that features the infamous Versace logo of Medusa's head in five colours: haze, storm, cloud, purple sunset and sunrise.

Always the brand committed to opulence, from the choice of materials, the design itself, and the outstanding Versace logo

that simply gets one's attention - each creation exudes glamour and sheer excellence.

HERMÈS

Following the stunning art installation that heralded the launch of the Hermès en lumière range in 2014, the French house returned to Salone del Mobile this year with a more subdued and moodier showcase in its unveiling of the Hermès Maison 2016 collection.

Mexican architect Mauricio Rocha was roped in to design the pavilion of

earthen grey concrete bricks at Teatro Vetra, Pizza Vetra. The new collection showcased three new lines - Oria d'Hermès, Équilibre d'Hermès and Hermès Pippa.

The appeal of the Oria d'Hermès collection stems from the precise proportions and artisanal handcrafted pieces itself. This collection boasts furniture pieces such as a minimalist armchair designed by Rafael Moneo in 1960 and a horse carriage-like Hermès Sofa Sellier with impeccable details and substantial number of compartments.

The Équilibre d'Hermès line on the other hand comprises desk accessories that are functional, designs that do not lose out the decorative side and are made of natural materials that form a harmony of light maple, tan leather, natural wicker and burnished brass. For the Hermès Pippa collection, designs pay homage to the roots of the Hermès Maison. Designs in this range article furniture pieces made of fine leather that include folding screens, a writing desk and a so-called "mattress".

All these designer collections are scarce and not easily available. Still, keeping up with news of designer collections provides a good guide on the latest interior design trends should one have a penchant for such exquisite home design "objet d'art". Nevertheless, other designer lifestyle brands such as Fendi and Armani/Casa can be attained at various shopping centres within the Kuala Lumpur Golden Triangle and city centre, as well as major cities around the country.



Art de Vivre Collection.

PHOTO: DAILYMAIL.CO.UK



The 2016 Versace Home collection.

PHOTO: OPULENTCLUB.COM

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Condo conundrums

PART 1

> Consider these before deciding on a high-rise residential lifestyle

A LARGE portion of the residential property landscape today comes in the form of high-rise living spaces, i.e. apartments, small office-home office (SOHOs), studio suites and condominiums. Space is and will become costlier as it becomes more and more scarce into the years. Although the price of property here in Malaysia is still considered “cheap” compared to other parts of the world (including our neighbour down south in The Lion City), owning a piece of landed property in Malaysia today is still deemed relatively expensive for the average Malaysian wage earner.

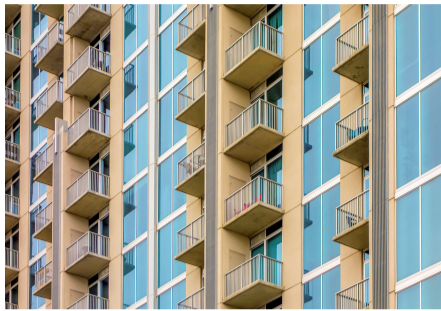
Thus, for the majority of everyday Joes and Janes and most first-time home buyers, a high-rise would probably be the most likely choice of property to purchase, other than the landed piece of real estate under the auctioneer’s list. The reason – affordability. That, and the idea of many a house buyer and investor who believe that “condo is king”, plus the very fact that there are more high-rises in the market than landed property – *theSun* brings to light various issues to consider, having heard the hues and cries of some disgruntled and very unhappy condo dwellers.

There is no doubt that with the pricey tags that come with properties, other than the “elevated” kind, there is little choice for those on a tight budget, what more with the regular economic growth, inflation and development. Still, don’t be too quick to sign the dotted line for that high-rise purchase before considering the pointers below. These are just some of the many issues faced by condo dwellers, many living in frustration, discontent and distress.

With that, we run through some plus and minus points of condominium living.

► **Smaller spaces save time, effort and money**

Though not always necessarily “smaller”, there are some very spacious condominiums and duplexes, not forgetting pent houses – all within the high-rise residential category. In this case, as we are comparing the “standard” condominium, let’s just focus on the usual 400 sq ft to 1,500 sq ft units. These smaller spaces make life a lot easier, especially for the one seeing to the cleaning and



maintenance. You not only save on time but effort and money as well (as smaller spaces will require lesser cleaning and cleaning material). Similarly, you will also save on utilities.

► **Deemed “safer”**

This one is a little tricky as it depends on your “neighbours” and the neighbourhood your condo is located in. While some feedback we received was that people are thankful for their very helpful and caring condo neighbours and those in the committee who look out for the residents and their well-being; we also received quite the opposite response from some condo dwellers about nasty neighbours who make residents fearful and every day a nightmare. Mind you the customary



keycard systems can be a plus or minus, depending on the situation. Some high-end developments also use fingerprint and eye scanning means and methods to tighten security measures. Though safer with all these high-tech systems, lose your keycard and be prepared to pay a fine or a hefty price for a replacement card, which comes with a lot of hassle, explanation, having to fill up forms and waiting. (We will touch on G&G in part 2.)

► **Convenient facilities**

Some developers have incorporated sundry shops, launderettes, hair salons, car wash services and bays, not forgetting the entire list of condo facilities like swimming pools, barbecue pits, equipment and areas, gyms, squash/tennis courts, playgrounds, multi-purpose halls and rooms. Yes, they have all these which come with the monthly “maintenance fee”. When it comes to using these, one may have their reservations as these conveniences may not always be so convenient. Word is, repairs on faulty equipment sometimes takes ages; usage is usually limited to first-come, first-use; maintenance of equipment is not always at its best; and sometimes too contaminated that you really prefer not to use the “facility” and so forth.

► **Door-to-door**

Many admit that the biggest convenience about condo living is being able to drive into one’s condominium premises (parking lot) where one can safely alight one’s vehicle without much worry about being robbed or having a knife at one’s throat ... well, most times though. Then again, there is the other “door-to-door” notion, the literal kind that represents vehicles parked so close to each other that their doors almost, in some cases do, touch when opening them. The latter is often frowned upon by residents who have names for their “vehicles” and knows every dimple, dent or depression to their paintwork (car/motorbike enthusiasts).

► **Sentry and patrol guards**
Visiting friends and family who live in high-rise units can sometimes become a nightmare. This is



especially so when it comes to filling up forms and getting one’s “card” to “pass go”. Some complain that it is time consuming having to communicate with, most times foreigners employed as guards, who do not understand or speak our local lingua franca (whatever dialects and languages we speak here). We also have claims that some guards are rude, but have come to look at this as perhaps having a “lack of good or wide vocabulary”, thus only expressing the basic, inhospitable and standoffish replies to queries. Mind you, having guards loitering around knowing your daily ins and outs and weekly habits and schedules can be a plus or minus. With all the pros and cons, the price tag of high-rise residential units are still usually lower than landed property. No doubt there are many constraints and restrictions to lifestyles, it is still the more affordable choice.

Agreed that you “can’t have your cake and eat it too” and the fact that there are pros and cons to all situations. Still, it is best to go in with eyes opened wide, hence, our series to shed light on some concerns and controversies that some condo dwellers face.

Follow our article next week for more predicaments and dilemmas that come with a condo lifestyle.

SUPPLY OF RESIDENTIAL UNITS BY TYPE IN FEDERAL TERRITORY IN KUALA LUMPUR

| Review Period | States | Single Storey Terrace | 2 - 3 Storey Terrace | Single Storey Semi-Detached | 2 - 3 Storey Semi-Detached | Detached | Town House | Cluster | Low Cost House | Low Cost Flat | Flat | Condominium/ Apartment | Total |
|-----------------------|------------------------|-----------------------|----------------------|-----------------------------|----------------------------|--------------|--------------|--------------|----------------|---------------|---------------|------------------------|----------------|
| EXISTING STOCK | | | | | | | | | | | | | |
| Q1 2016 | Section 1 - 100 | 63 | 917 | 0 | 146 | 263 | 105 | 6 | 0 | 8,161 | 7,193 | 32,631 | 49,485 |
| | Ampang | 565 | 974 | 0 | 174 | 186 | 0 | 0 | 0 | 3,128 | 1,170 | 2,890 | 9,087 |
| | Batu | 8,246 | 22,706 | 14 | 1,338 | 863 | 1,092 | 934 | 161 | 18,100 | 9,983 | 32,496 | 95,933 |
| | Cheras | 653 | 723 | 0 | 0 | 21 | 74 | 0 | 470 | 393 | 366 | 236 | 2,936 |
| | Hulu Klang | 94 | 277 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 4,184 | 624 | 5,179 |
| | Kuala Lumpur | 4,670 | 14,037 | 164 | 2,734 | 4,060 | 1,848 | 1,632 | 407 | 19,673 | 7,262 | 37,178 | 93,665 |
| | Petaling | 5,403 | 15,769 | 162 | 1,272 | 934 | 636 | 0 | 1,438 | 26,909 | 9,663 | 33,210 | 95,396 |
| | Setapak | 1,880 | 10,865 | 126 | 302 | 765 | 916 | 1,676 | 1,310 | 19,283 | 10,335 | 21,966 | 69,424 |
| | WP KUALA LUMPUR | 21,574 | 66,268 | 466 | 5,966 | 7,092 | 4,671 | 4,248 | 3,786 | 95,647 | 50,156 | 161,231 | 421,105 |

| COMPLETIONS | | | | | | | | | | | | | |
|--------------------|------------------------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|------------|------------|
| Q1 2016 | Section 1 - 100 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Ampang | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Batu | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Cheras | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Hulu Klang | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Kuala Lumpur | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 659 | 659 |
| | Petaling | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 177 | 177 |
| | Setapak | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | WP KUALA LUMPUR | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 836 | 836 |

| INCOMING SUPPLY | | | | | | | | | | | | | |
|------------------------|------------------------|----------|--------------|----------|------------|------------|------------|----------|----------|------------|------------|---------------|---------------|
| Q1 2016 | Section 1 - 100 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 3,982 | 3,982 |
| | Ampang | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1,330 | 1,330 |
| | Batu | 0 | 265 | 0 | 44 | 72 | 0 | 0 | 0 | 120 | 374 | 8,871 | 9,746 |
| | Cheras | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Hulu Klang | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Kuala Lumpur | 0 | 209 | 0 | 174 | 227 | 50 | 0 | 0 | 0 | 0 | 6,143 | 6,803 |
| | Petaling | 0 | 530 | 0 | 299 | 35 | 0 | 0 | 0 | 0 | 0 | 5,202 | 6,066 |
| | Setapak | 0 | 176 | 0 | 50 | 5 | 72 | 0 | 0 | 316 | 0 | 6,503 | 7,122 |
| | WP KUALA LUMPUR | 0 | 1,180 | 0 | 567 | 339 | 122 | 0 | 0 | 436 | 374 | 32,031 | 35,049 |

| UNDER CONSTRUCTION | | | | | | | | | | | | | |
|---------------------------|------------------------|----------|--------------|----------|------------|------------|------------|----------|----------|------------|------------|---------------|---------------|
| Q1 2016 | Section 1 - 100 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 3,982 | 3,982 |
| | Ampang | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1,330 | 1,330 |
| | Batu | 0 | 265 | 0 | 44 | 72 | 0 | 0 | 0 | 120 | 374 | 7,231 | 8,106 |
| | Cheras | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Hulu Klang | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Kuala Lumpur | 0 | 209 | 0 | 174 | 227 | 50 | 0 | 0 | 0 | 0 | 6,143 | 6,803 |
| | Petaling | 0 | 497 | 0 | 299 | 35 | 0 | 0 | 0 | 0 | 0 | 5,202 | 6,033 |
| | Setapak | 0 | 176 | 0 | 50 | 5 | 72 | 0 | 0 | 316 | 0 | 6,503 | 7,122 |
| | WP KUALA LUMPUR | 0 | 1,147 | 0 | 567 | 339 | 122 | 0 | 0 | 436 | 374 | 30,391 | 33,376 |

[Retrieved from NAPIC Q1 2016 report]

► **Email your feedback and queries to: propertyqs@thesundaily.com**



Condo conundrums

PART 2

> More dilemmas and discomforts

WE continue from last week's article that underlined the basic fact that an "elevated" lifestyle may not be all that great, in this case. While last week we published data on the rising numbers of condominium projects and the larger piece of the pie these high-rise residential hold in sales figures, we continue to share what some condo dwellers have to put up with in terms of dilemmas, disappointments and discomforts.

There is no doubt that the price-tag that comes with this residential type is usually lower than landed property, thus, affordable. But one should not discount or ignore the many constraints and restrictions to lifestyles and preferences, along with "conveniences" that may not be all that convenient in the end.

Below, we find more perplexities of those living in condominiums and apartments.

LESS PRIVACY

Depending on the number of residential units per floor – some apartments/condos hardly have passageways and corridors, thus requiring residents to live in "pigeon holes" or cubicles as some call them, in relatively close proximity, at times a little too close for comfort. Laughing matters aside, there are times you know what your neighbour is having for



dinner, if they've had durians, or even their ins and outs, not to mention their bath times or when the lavatory is in use. Mind you, one can even tell one's neighbour's favourite TV channel, the conversations that take place, especially arguments, gossip, debates and serious dialogues. For those who are privileged enough to live in duplexes or condos with ample amounts of wide, open spaces or residential units that come with thicker, better quality walls and partitions, there is still the ever-so-often want for a swim in a pool with no one but you, or a walk in the garden without having to bump into a chatty neighbour and such. Me-time and privacy is rarely easily obtainable when living in such close circumstances.

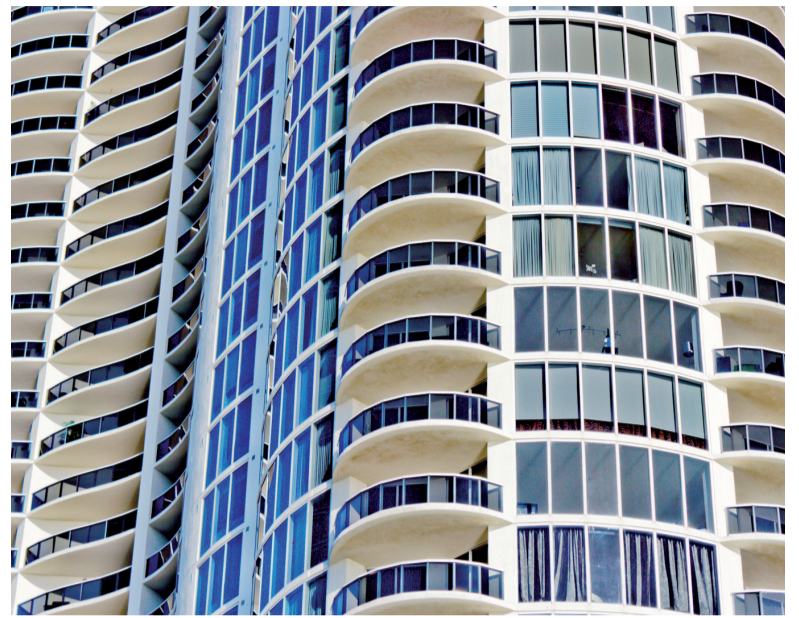
NOISE POLLUTION

As sound travels fastest through solids, i.e. walls, there is less privacy and more noise pollution when living in multi-tiered and connected cubicles. A common and frequent complaint received is about contractors performing renovation works and the amount of noise and disturbance it causes. In most cases, workmen are allowed to perform repairs and maintenance chores during "office hours". Ideal for the household of working adults but woe to the stay-at-home mums, the homemakers or domestic managers (men included) with kids that need their naps. The sound of drilling, hacking, or even "softly" tapping a nail into the wall is amplified and can drive one nuts. Like it or not, the only solution to this problem would be to have ear plugs on stand-by when needed or practise daily meditation when your neighbour above has a baby learning to walk and uses a chair as a walking aid.



RESTRAINED RENOVATION AND FACELIFT ABILITIES

Does it really make sense that one buys a high-rise unit to call home yet is unable to do as one liked as in substituting walls for windows and glass doors, or even painting the outsides of one's unit whatever colour one wished. Many owners do agree that having the exterior of one's condo unit in different shades could be an eye-ful, in a different way (an eyesore). While some condo management have rules that require only certain and selected colours to be used, some do not allow for any repainting of exteriors, claiming it will be done



by the management according to the maintenance schedule. Mind you, there are some condominiums with walls that are simply unsightly, especially those with watermarks running all the way down from leaking pipes and such. Other complaints include exteriors bearing pigeon and bird droppings, cracked walls and peeling paintwork, broken window frames, pipes and ducts, not to mention unsightly badly maintained facilities within the surrounding condominium compound.

LIMITED PARKING SPACES

This seems to have become a growing issue across one too many a condominium and neighbourhood. It seems as though parking space is something the authorities and relevant personnel have not looked into in keeping up with development and the increasing population. We have received grievances on parking for owners, tenants, as well as visitors, more recently many who are at wits' ends having received a stack of parking summonses with no solution to their parking woes. In



today's society and developing countries, it is quite common for working individuals (and college-going youth) to own at least one vehicle (most times a car). Unfortunately our climate does not make other forms of transport convenient and comfortable. In most urban households with residents aged 18 years and above, each individual usually owns a car, sometimes more. Hence, the need for additional space for parking. Looking at the high-rise developments in construction and the ones at hand, you will find that most offer one to two parking lots per condo unit, occasionally three (for the more high-end developments), and insufficient. While Desa Putra Condominium's management committee has come up with a solution for their residents, the plan is not viable for all developments, depending on space availability and the number of parking lots. Moreover, there is said to be big business in parking space these days. Some claim there are people buying up lots and renting them out for a profit. With parking a major woe, we will be doing more research and engaging with developers and condo management personnel on this critical issue.

Follow our column on more complaints next week, ending with a who to turn to and possible alternatives/solutions. Email us if you have any.

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PART 3

Condo conundrums

> Insights and direction

OVER the last few weeks we highlighted issues faced by strata property owners and residents. The intention was to highlight the pluses and share about the minuses in depth for those contemplating buying into the high-rise lifestyle. Below are some last few complaints along with opinions and admonition.

► **Uncompromising to pet lovers and vehicle enthusiasts**
There are pros and cons when it comes to allowing pets in residential compounds. This comes with a long list of whys, including Malaysia's mix society of people from many different cultures and religious backgrounds. While animal lovers may deem the "no pets rule" as harsh, people with young toddlers and babies, along with those of the Muslim faith, will be more at ease with this restriction. Besides, how many pet owners can truly say they are 100% responsible in disposing their pet's poop properly? For the sake of hygiene, there are many fence-sitters and those who, though animal lovers, will go with the no-pet rule. However, there are some who choose to close an eye and live in denial. But they should realise that their poor pets are at the losing end as they will probably need to sneak their pets in and out and keep them quiet or muzzled – and these may not be in the best interest of their pets.



will keep lamenting on the difficulties they face when it comes to washing their cars, motorcycles, bicycles and such. Although many condos now come with manual car wash services (from an in-house condo car-wash team), true-blue car lovers often prefer cleaning their own rides, questioning the "one-bucket-wash" system that is mostly used by the condo car-wash cleaners.

The other inconvenience is the scarcity of space to wash your own vehicle while the other problem often faced is, by the time you get your keys and drive your vehicle to the car wash area, someone has beaten you to it. In addition, dimples, dents and claw marks are to be expected.



► **Questionable maintenance and upkeep**
Apparently, serviced apartments and facilitated condominiums/strata housing developments first made its appearance in the city centres and bustling big towns. These soon mushroomed and have become the larger piece of the pie where residential types are concerned. While it has its many conveniences, upkeep and maintenance of



these so-called "conveniences" have been questioned often enough for many condo dwellers to simply close an eye to these malfunctioned "perks".

Most high-rise housing development projects are managed by a company or a management corporation set up by the owners themselves. According to a developer, they usually hand everything over to an owner's committee who sees to the management, maintenance and running of the project once all construction and paperwork is completed. Complaints on this topic include management office opening hours which are inconvenient; persons running the show who are incompetent or have their own interests, concerns and welfare at the fore; matters do not get resolved quick enough; all talk and no action; funds collected are misused or not used properly; et



cetera. One must remember that there is a huge difference between an apartment and a serviced apartment especially where hidden costs are concerned. Serviced

apartments or condos with facilities are also not governed by the Housing Development Act and utility charges differ and are higher, depending on the location and surrounding development (commercial rates apply). Owners also need to be informed of higher assessment rates and quit rent charges as some condos and high rises are built on commercial land. Do scrutinise the title and land deed. The different water and electricity tariffs in question years ago are still being looked into by the government and authorities. Defaulters of maintenance fees, especially those unhappy with their property management bodies/committees are liable to be slapped with fines or jail sentence. In fact, the Strata Management Act 2014 (SMA 2013) allows management bodies to impose penalties like interests for late payment/default payment, publish defaulter's names, deactivate access cards, bar use of common facilities including car parks, et cetera.

ACTION AND RESOLUTION

For residents of serviced apartments, condominiums, apartments and such high-rise addresses who have issues to take up, below are the recommended complaints party hierarchy you can turn to especially if grievances have fallen on deaf ears.

- Guards – issues on security, parking, theft, safety, noise, etc. [immediate action]
- Management corporation/joint management body (JMB) – issues on cleanliness, maintenance, damage of vehicle or property, deterioration of building and unkempt surrounding, etc. [long-term resolution]
- Commissioner of Buildings or Strata Management Tribunal (SMT) – [long-term resolution]

Restoring joy to home purchase

BUYING a house is monumental. Unlike simply making a purchase, the home buyer has a lot on his/her mind other than just the obvious financial commitment. Things like unexpected twists and turns especially during these unsettled economic times, companies trimming down and cutting costs, as well as downward incidents. All these can come as turn-offs that take the joy right out of buying a house.

Having seen and sensed this, IJM Land decided to collaborate with Allianz Life Insurance Malaysia and Allianz General Insurance Company (Malaysia) Berhad to establish IJM Land's Triple Insurance Protection Scheme (IJM Land's HomeTIPS).

In short, IJM Land's HomeTIPS has put the joy back into buying a house. Comprising a three-in-one

form of protection for home buyers of selected IJM Land properties (priced RM300,000 and above), prospective home buyers can now sign on the dotted line with more confidence. The three insurance schemes that come with the purchase of selected properties offer peace of mind to the buyer and his/her family for 36 months from the date of the signing of the Sales & Purchase Agreement.

Financial benefits will be paid out in the unfortunate case of death or total permanent disability via a Group Term Life Scheme and a Personal Accident Scheme. Purchasers of properties under the HomeTIPS programme who are involuntarily terminated from their employment during the policy term will also benefit from a timely payout under the

Unemployment Insurance Scheme.

"As investing in a home is an important milestone in anyone's life, we strongly feel that this exciting period in your life should not be remembered for all the wrong reasons. As with making any major decision, it's nice to be able to feel that you are protected, right from the very beginning of the process," said IJM Land managing director Edward Chong. Echoing his sentiments is Allianz General's head of commercial business John Yep. "We're proud to be part of this first-of-its-kind insurance scheme ... Besides becoming owners of a premium property, buyers will be protected on their life, from accidents and the uncertainty in their employment, via the HomeTIPS scheme," Yep elaborated.

Properties under the programme include Secoya Residences, Pantai Sentral Park @ Kuala Lumpur, Bandar Rimbayu @ Selangor, Shah Alam 2 @



Secoya Residences

Selangor, Seremban 2 @ Negri Sembilan, The Address Duplex Loft @ Penang, Austin Duta @ Johor, Epic Residences @ Johor, Sevana Cove @ Johor, Riverine Diamond @ Kuching, Bandar Utama @ Sandakan and others. These cover apartments, condominiums, link houses and bungalows. For more information on IJM Land's HomeTIPS and projects under the programme,

In an iProperty online article, Chur Associates founder and managing partner Chris Tan shared useful information on strata living maintenance, fees and charges, plus rights and obligations of strata property owners. He compared owners of this type of accommodation to shareholders of a public listed company and viewed both quite the same. "Value of strata property is dependent on its upkeep and condition. Similar to how a well-run company will experience climbing share prices, a well maintained and properly managed residence will see appreciation in value," he said, adding that maintenance of strata buildings are supported by service charges and sinking funds collected from residents.

Tan's advice to unhappy strata property owners: "Attend the annual general meetings (AGM). As a strata owner you effectively own a part of the 'company', hence have a say in its matters. At the AGM, you have access to financial accounts and if you are unhappy about a matter or operation or such, you are able to do something about it collectively."

Follow our column next week where we will highlight Tan's article on the rights and responsibilities of a strata property owner.

► Email your feedback and queries to: propertyqs@thesundaily.com



Bandar Rimbayu