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DIGITALIZATION OF SUSTAINABLE INTEGRATED PROPERTY MANAGEMENT FOR AFFORDABLE STRATA HOUSING

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Abstract

The main problem faced by the joint management building (JMB) in the management of strata buildings is in the aspect of taking action against residents who refuse to pay the building management fee. The management of JMB itself faces problems in the proper way of managing the building management system and facilities, financial systems and community-based communication systems. In addition to the building management system which is still operated manually, the management of financial management fee collection is still implemented in a separately. Moreover, dissatisfaction of residents in terms of delayed in corrective maintenance management action of strata buildings, correlate to poor fee payment and further put pressure on the sustainable continuity of strata housing management. Digitalization of sustainable integrated property management which includes aspects of financial management, dissemination of communication within the community and safety and security in the management of affordable strata housing needs to be given special attention. This study proposes a framework for digitalization of sustainable integrated property management for affordable strata housing that the system is able to harmonize various aspects of the needs of strata residents to create a strata liveable life. This will then will be realized through the development of web-based system for the purpose of commercialization of sustainable integrated property management system for affordable strata housing that beneficial for the well-being of strata building residents as well as the JMB.

Keywords: sustainable integrated property management, digitalization, strata liveable life

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INTRODUCTION

Conflicts often occur between the joint management bodies (JMB) and the owners of affordable strata housing unit following dissatisfaction with the quality of property management services and the commitment to pay building management fees that are accountable for the residents in accordance with the provisions of the Strata Management Act 757 (Wang, et. al., 2021; Sia, et. al., 2017 and Christudason, 2007). The weakness of disseminating information regarding JMB's financial position report and management response to damage complaints made by residents due to manual property management and lack of integration between the property management and financial management components. The development of affordable housing is to meet the needs of the underprivileged for the purpose of owning a home (Ariff and Davies, 2021 and Yap and Ng, 2017). Due to the high land value in the main city, most affordable houses are built in the form of high-rise and strata buildings, compared to rural locations, the management of strata building is jointly managed by a JMB with their respective discretion under the provision of Strata Management Act 757 (Zainudin and Hussin, 2015). A guideline regarding financial management procedures is issued by the Ministry of Housing and Local Authorities, but it is of a very general nature and financial management is done manually. In creating a conducive residence where strata owners can live together under one roof and enjoy the same living facilities, perfect property management needs to be implemented. Efficiency of elevator and lift facilities, common area, basic amenities, pedestrian walk and a good level of cleanliness are also important (Sia, et. al., 2017 and Christudason, 2007). In addition, damage to the piping system, sewage outflow channels from units in strata buildings is also an aspect that often becomes a major complaint and issue in the management of a JMB (Christudason, 2003).

Complaints of damage in the interior and external of the building were reported by the strata unit owners were not resolved quickly, even torturing the life in the strata building was among the problems that were often highlighted (Sia, et. al., 2017). At the same time, for the financial sustainability of managing an affordable strata housing or low-cost housing strata, the collection of building management fees contributed by unit owners is JMB's main expected source of income (Christudason, 2009). This source of fee contribution from the owner unit, it helps JMB to provide a more perfect property management, which covers planned periodic maintenance costs, maintenance costs for damage repairs and sinking fund allocation for the purpose of any desperate financial needs that are unforeseen in the future (Christudason, 2004). However, the property management managed by JMB does not go as planned, maintenance is carried out not without prioritizing the use of certain facilities, resulted over-utilized of financial resources, damage is not repaired immediately and the delay in repairing damage becomes an inconvenience to the unit owner (Ebekoziem, et. al., 2022

and Guilding, et. al., 2014). Furthermore, information about the repairs carried out is not distributed to the residents with proper manner, causing a bad perception among unit owners towards the management of affordable strata housing management (Sia, et. al., 2017).

In the meantime, the provision of Act 757 legislation, strata management has empowered JMB to proceed with court action against unit owners who are negligent in making the payment of building management fees. This became a dispute between the unit owner and JMB when the unit owner was placed in charge of the commitment to pay management fees by law, yet, the quality of real estate management services supervised by JMB was poor (Wang, et. al., 2021 and Christudason, 2003). Loss of trust by unit owners to fulfill the commitment to pay property management fees, cause a big problem to the financial self-sustain of the JMB in the future, and this will in turn be an additional problem to the JMB's ability to provide efficacy real estate management services to affordable strata housing (Sia, et. al., 2017 and Christudason, 2009; Christudason, 2007). The coordination of property management and financial management, especially the collection of property management fees, is critical and requires special attention to ensure the self-sustainability of the JMB. Financial aspects play an important role in determining the JMB's ability to appoint and pay contractors for the maintenance costs of the strata building. A general survey found that most JMBs in affordable strata housing still collect property management fees manually. Although payment collections are made to JMB's bank account, manual account reconciliation is still carried out to determine which unit owners have paid their contribution for each month. Meanwhile, property management still receives damage complaints from unit owners also made manually through the use of a paper complaint form provided by JMB. Time limitation among unit owners who work all day to make complaints physically at the JMB office, causing damage not to be reported as soon as possible and the effects of damage tormenting the lives of residents (Christudason, 2004).

Residents' dissatisfaction with the treatment of damage complaints made, causing them to often ignore the payment of maintenance fee claims billed to them. This worsens the management of JMB which is facing financial problems due to lack of cash flow to fund maintenance work payment requirements such as appointed sub-contractors and other payments. The situation that continues to the stage of establishing the management corporation (MC), because the management existing carried out manually. Therefore, sustainable property management in affordable strata housing requires financial management component integration with property management component. Through digitization between both components which has been done separately before, the annual financial reports can be generated accurately and damage analysis in strata buildings can be identified to enable appropriate corrective

actions to be taken by JMB's collective decision during the annual general meeting (Wang, et. al., 2021). Through survey questionnaires among JMB, this study can highlight the relationship between the property management component and the financial management component to form a framework for sustainable property management in affordable strata housing. This framework is important for the digitization process of integrated property management system for sustainable affordable strata housing which will be done through the next prototype research phase.

PREVIOUS LITERATURE

Professionalism and Good Governance Practice

Malaysian Ministry of Housing and Local Authority "Kementerian Perumahan & Kerajaan Tempatan" (KPKT) has issued a guideline regarding the standard operating procedures on how strata building management is handled, yet it is mentioned in general term. The understanding of resident rights and the need to respect other resident is essentials to be emphasized to ensure the well-being of this shared residence. Building damage reports involving leaks between the upper floors and causing problem for used on the lower floor require the tolerance of both residents. The problem of the dispute of the responsibility to repair the damage is clearly stated through the Strata Management Act 757, but its implementation depends on the enforcement and actions of the JMB or MC (Christudason, 2009). Therefore, it is necessity that only professional personnel are allowed to manage strata building as accordance with the provision of Malaysian Property Management Standard (MPMS) introduced by the Board of Valuers, Appraisers, Agents and Property Managers Malaysia. For which the standard clearly states that in respect of property management is governed by the Valuers, Appraiser and Estate Agents Act 1981 (Act 242) that defines property management and the roles of the property managers in the management of properties. The standard also specifies the duties, qualification and code of conduct of the property manager.

Apart from that, the governance of JMB or MC also in terms of procurement of maintenance or supply services needs to be transparent. All the costs that are spent are the result of resident's fee collection fund, for which this is as accordance to the Guidelines for the Procurement Method of Strata Building Management Strata Management Act (Act 757) introduced by KPKT in 2013. Essential principals of accountability, transparent management, best value benefits, open competition, truth and fair is highlight as well as the practice of good governance and integrity pact among committee member related to strata procurement. Likewise, the enforcement of payment default collection resulted dissatisfaction among residents. Therefore, the enforcement of integrity in the aspect of financial management (Wang et al., 2021: and Christudason, 2008). This is aligned with the Act 757, section 34 which clarified the procedure for

obtaining the amount due from plot owner. The responsibility of organizing the annual general meeting (AGM) is also explained as a mechanism to create a spirit of togetherness among the unit owners. The GM provides an opportunity for unit owners to make suggestions for continuous improvement to JMB or MC, yet it can also act as forum to express the unit owner's dissatisfaction as a client with the quality of property management services provided (Ariff and Davies, 2009; and Christudason, 2008).

Database Management's transparency of information

Basic information about the owner's unit or even the unit being rented to a tenant to the owner's unit must be stored in the database. Issue on the rental by the unit owner without the acknowledgement of JMB management and the whereabouts of the tenants and dependents are unknowns, in addition to the problem of tenants who often change. Most of the strata residential properties in big cities that have high commercial potential are often the instruments of real estate investors. However, the responsibility for the plot unit belongs to the unit owner and any permission to rent must be notified to JMB management for the purpose of security and privacy privileges of the respective unit owner (Yap and Ng, 2017; Che-Ani et al., 2009; Christudason, 2008). An organized database, assist the JMB to obtain prescriptive data regarding the number of complaints lodged by the unit owner/residents and this helps to find out whether there are components in the unit building that are often problematic and corrective measures for repair can be suggested. Damage trends that are often reported can help JMB make decisions to repair so that it does not happen again, this can also reduce the number of complaints in the future (Wang et al., 2021; and Guilding, 2014)

In addition, the issue of the financial ability of the strata building to cover the expenses of the strata building is very crucial. The collection of management fees seems to be unable to cover the expenses of the strata building as expected. This problem becomes complicated when repairs and maintenance cannot be carried out as expected and it causes JMB to continue to be unable to spend due to cash flow problems and insufficient financial ability. A high-quality database can also help the JMB unit's finance department to identify the trend of building management fee payments billed to unit owners. Reminder notices can be generated automatically and reduce the problem of payments not settled by the unit owner. Therefore, through data on the frequency of complaints and the amount of money spent to overcome each complaint can be used as strong evidence to be presented during the AGM for the proposal to charge an appropriate property management fee.

Property management practices and quality

Real estate management needs to be carried out in the best possible way to achieve the objective of providing living comfort, safety, and tranquillity to

building occupants, whether residential or commercial. In addition to ensuring the sustainability of real estate, adapting to economic changes, cultural changes, technology and the challenges of residents' expectations in property management. Property management needs to be run as a service that is ready at the level of service quality agreed with the client. The issue regarding the level of service quality agreed with the client also need to be followed according to the rationale of charging a reasonable management fee.

Planned maintenance that is carried out well can provide satisfaction to the occupants in addition to ensuring that damage complaints can be reduced. However, the extent to which planned maintenance is effective is very much a trial and error process. In a certain phase, planned maintenance can be suggested to be improved if the frequency of complaints increases, but in another phase, it can also be reduced if the frequency of complaints is not as expected (Ebekoziem, 2022; and Wang et al., 2021). Reducing the numbers of planned maintenance work can reduce the cost of expenses, but this consideration needs to take-into account life-cycle costing estimation for the need to guarantee the lifespan of a building component. If an excessive reduction in planned maintenance is made, it will cause great losses in the future, due to the consideration of life-cycle needs of the building component being set aside.

Apart from that, the database regarding the monitoring of planned maintenance work is very necessary for easy access to information. Recording how real estate supervisors regularly monitor the maintenance of property management, in addition to the completed service quality assessment is necessary for JMB reference purposes (Wang et al., 2021: and Christudason, 2008). This can assist JMB make decisions in the future for the re-appointment of the maintenance contractor or otherwise, and is also required for reporting at the next strata AGM. The issue of unit owners' dissatisfaction with JMB's actions in dealing with reported complaints is the main factor that drives management fees to be unpaid, and affects the financial ability of JMB. The damage complaint record is done manually which requires the unit owner to personally lodge the complaint at the JMB office, causing the repair of the damage to be delayed and the unit owner to suffer continuously. Damage complaint recording data can help JMB identify the frequency and trend of damage in a building, in addition to the complainant's details. Preventive measures can be taken after the repair of the damage is completed (Christudason, 2008).

Efficacy in Financial Management

The financial ability of the strata to remain stable is very important, it is the hope to ensure that property management can be carried out properly. The continuity of the financial management of a strata property depends on the source of collection of management fees from unit owners. Delays in charge invoice fees are charged, resulting in delays in revenue collection, this will be severe if the

unit owner also delays the payment of the collection to the JMB account. JMB will face cash flow problems and affect the ability to pay contractors on time (Wang et al., 2021; and Christudason, 2008). Efficiency in revenue collection management is important, billing the unit owner needs to be on time to give them space to plan the payments that will be made. Thus, billing needs to be done systematically and collection through online banking. Effective financial management needs to be able to track unpaid invoices and unit owner details.

A reminder notification notice needs to be issued immediately for the interests and rights of other unit owners who are obedient to pay. Feeling of dissatisfaction among unit owners if there is escapism against some unit owners who are stubborn in collecting JMB revenue. Payment non-compliance must be reported for the AGM's knowledge and act as a deterrent to ensure the same does not happen again. Property management is highly dependent on the cooperation and quality of maintenance or repair services provided by appointed contractors. Therefore, accurate procurement is important to ensure that the building service guarantee promised to the unit owner is adhered to. The procurement process must comply with the recommendations suggested by the KPKT Guidelines of Strata Procurement.

In addition to ensuring that the contractor can be appointed accurately and quickly, the issue of integrity regarding the procurement decision is also essential. Through a planned database for procurement, appointment of contractors and supply, the problem of delay in appointing contractors and the issue of transparency of the procurement process can be resolved (Christudason, 2008). The transmission of damage information from unit owner complaints made needs to be accurate and fast, to make it easier for the contractor to contact the unit owner and make repairs according to the appointment at the unit owner's convenience. The process verification of the quality of service provided by the contractor is important, whether it is done by the JMB property supervisor or the unit owner as to whether is satisfied with the damage complained of. Next, the allocation of a sinking fund for JMB's financial sustainability in the future is necessary. The issue is that the sinking fund is allocated in advance before other expenses are implemented or this provision is made by looking at the account balance after deducting expenses from the generation of JMB collection revenue. Therefore, it is not impossible that some strata properties have started renting shared facilities that are not used for income generation to JMB to ensure that costs can be accommodated, sinking funds can be allocated and property management fees are not increased, for the sake of JMB's financial sustainability.

Enforcement of Legal Action

The compound issued is only effective if the recipient complies with the instructions and the compound payment is imposed or if the law against the compound that is violated is followed. Legal action can only be taken based on

strong evidence that the property management regulations is not obeyed (Guilding, et. al., 2014; and Christudason, 2008). The long process of legal action causes the process of monitoring legal action events to be difficult. Therefore, automation from the aspect of monitoring legal actions taken is very necessary.

RESEARCH METHODOLOGY

Research methodology was conducted through interviews with JMB committee members, accountants and auditors appointed by JMB and MC, property managers and unit owners. A total of 46 respondents have cooperated in identifying important parameters for the development of a framework of integrated property management system for sustainable affordable strata housing, for which the parameters identified from the prior literature review discussed above.

ANALYSIS AND DISCUSSION

Statistical analysis had been conducted, in which the reveal a list of parameters that impacted in strata property management as stated in the following Appendix 1. In term of professionalism and good governance practice, the professionalism & qualification of personnel in charge (P₁), disclosure of good governance practice (P₂), unit owner right and responsibility (P₃) and important & power of AGM (P₄) seem to be impacted in the strata property management. Feedback from the respondents stressed that the database on personnel in-charge supervising the building, the management representative of unit owner, the voting right system, the information about the financial statement should be disclosed before AGM meeting. As well as, the communication between unit owners regarding the complaints undertaken and other social activities organized by the JMB. This result seems to agree with prior literature that highlighted the good governance practice and policy is fundamental on strata property management (Wang et al., 2021; Ariff and Davies, 2009; Christudason, 2009; and Christudason, 2008).

Meanwhile, in term of the transparency information of database management, detail information of unit owner or residents (tenants) (D₁), information of unit owner on financial management: charging invoice (D₂), information of unit owner on financial management: default payment (D₃), information of unit owner on financial management: legal action advice (D₄), information of unit owner on complaints management: complaint detail (D₅), and information of unit owner on complaints management: frequency & trend (D₆) had been identified impacted on the strata property management. For which the respondents emphasised on the update database of unit owner or residents in case of tenanted strata unit, information on how reachable the unit owners are and their dependents information. The ability of database to billing invoice and trace any default payment by the unit owner, as well as the database management function

to monitor and report the legal action advice undertaken by JMB. The genuineness of complaints management received from the unit owners or residents, while the frequency and trend of complaints lodged that are available for analysed as deterrence plan of action of damage complaints (Yap and Ng, 2017; Che-Ani et al., 2009; Christudason, 2008).

The property management practices, showed that elements of agreed service level (PM₁), planned maintenance monitoring (PM₂), planned maintenance frequency adjustment for cost saving (PM₃), complaints management monitoring (PM₄), complaints management communication (PM₅), corrective maintenance monitoring (PM₆), and analysis on planned & corrective maintenance (PM₇) have a significant influenced in strata property management. The feedback from respondents indicates that monitoring on the planned maintenance able to be analysed to lead for frequency adjustment for cost saving. Meanwhile, the complaints management indicated, unit owners or resident need to be communicated on the status of the complaints lodged. Besides, the corrective maintenance undertaken upon the complaints made need monitoring system and preventive measures in placed (Ebekoziem, 2022; and Wang et al., 2021).

Meanwhile, the financial management aspect should be integrated with database management of unit owners detail and property management, such as invoice billing monitoring (FM₁), payment monitoring (FM₂), default payment monitoring (FM₃), procurement process (FM₄), validation of maintenance delivery (planned & corrective) (FM₅), provision of sinking fund (FM₆), reporting for AGM (FM₇), and analysis for sustainability of financial management aspect based on the database available (FM₈) are parameters that impacted the strata property management. Respondents feedback signified that the efficiency on invoice billing and collection monitoring is essential for the going concern of the strata management. Any default payment required immediate follow- up and communicated with the respective unit owners, to avoid prolonged unpaid fees. The transparent of procurement process took place, the provision of sinking fund and financial statement reporting for AGM seem are parameter as accordance to the good governance practice mentioned earlier, which supported prior study by Wang et al., (2021); and Christudason (2008). While verification mechanism on how the planned and corrective maintenance conducted is essential, as this information supplied proceed for strata expense disbursement to contractor.

In term of enforcement of legal action, such as basis evidence of legal charging (L₁) and monitoring of legal action undertaken (L₂), seem to be impacted the strata property management. Based on the database supplied from the financial management of the default fees collection, it assists the JMB to undertake a legal action and monitoring system on the legal status, which aligned with study by Guilding, et. al., 2014; and Christudason, 2008). From the analysis,

this study come out with the graphical conceptual of sustainable integrated property management that comprises the important parameters as the following. The is need for integration between the parameter, such the parameter of the reporting for AGM (FM₇), and analysis for sustainability of financial management aspect based on the database available (FM₈) are parameters which generated from the financial management module are key elements in the good governance management. The corrective maintenance monitoring (PM₆), in property management module is link to the verification of contractor work for authorization of expenses evidence under financial module, while the planned maintenance frequency adjustment for cost saving (PM₃), lead for the analysis on sustainability of financial management aspect based on the database available (FM₈), which is a financial management module as well as good governance management. The database management integration between parameter able to establish a conceptual model of a sustainable integrated property management for the affordable strata housing as depict in Figure 1 below which will be a feeder for the development of a prototype web-based application system of the sustainable integrated property management for the affordable strata housing in future.

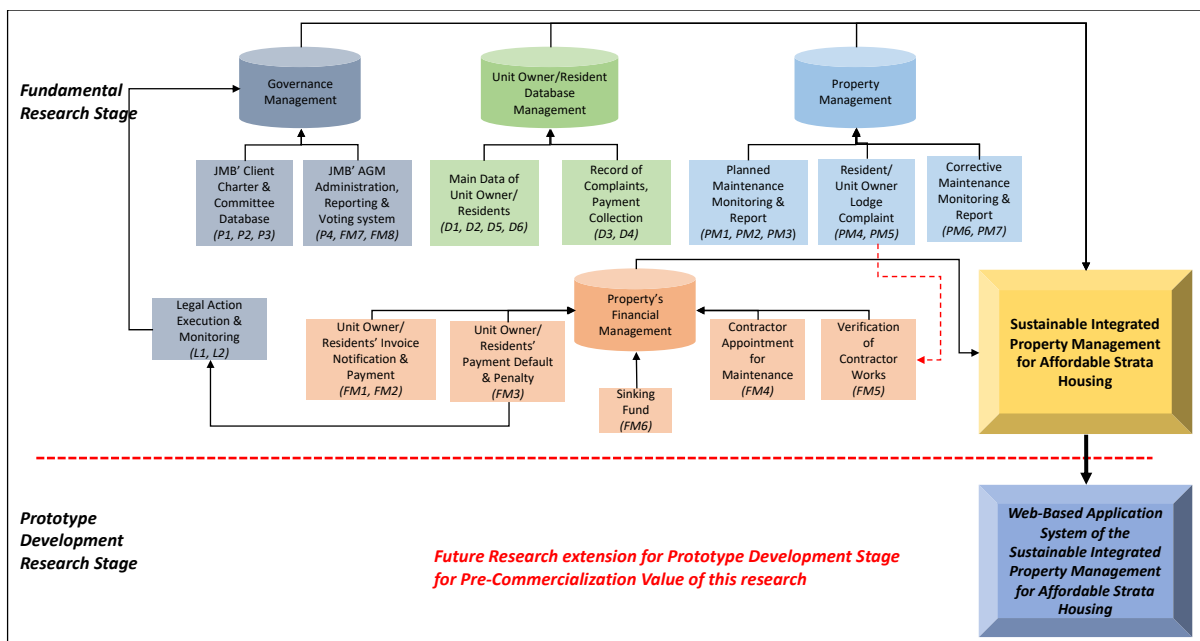


Figure 1: Conceptual model of a sustainable integrated property management for the affordable strata housing

SUMMARY

All in all, the outcome of the study aim highlights the integration between the sub-module of good governance management, main database of unit owners or residents, property management, financial management and legal action management as a whole strata property management aspect. The integration able to harmonize various aspects of the needs of strata residential in order to create a strata liveable life. The monetization of web-based application (apps) is subject to the business model as to whether charge according to the users or the JMB which requires further depth discussion on pre-commercialization of intellectual properties.

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Appendix 1: List of parameters impact on Strata Property Management

No.	Components
1	Professionalism and Good Governance Practice
1.1	Professionalism & Qualification of Personnel in charge (P1)
1.2	Disclosure of good governance practice (P2)
1.3	Unit owner right and responsibility (P3)
1.4	Important & Power of AGM (P4)
2	Database Management’s transparency of information
2.1	Detail information of unit owner or residents (tenants) (D1)
2.2	Information of unit owner for financial management: Charging Invoice (D2)
2.3	Information of unit owner for financial management: Default payment (D3)
2.4	Information of unit owner for financial management: Legal Action Advice (D4)
2.5	Information of unit owner for complaints management: Complaint detail (D5)
2.6	Information of unit owner for complaints management: Frequency & Trend (D6)
3	Property management practices and quality
3.1	Property management: Agreed Service Level (PM1)
3.2	Property management: Planned Maintenance Monitoring (PM2)
3.3	Property management: Planned Maintenance Frequency Adjustment for cost saving (PM3)
3.4	Property management: Complaints Management Monitoring (PM4)

No.	Components
3.5	Property management: Complaints Management communication (PM5)
3.6	Property management: Corrective Maintenance Monitoring (PM6)
3.7	Property management: Analysis on planned & corrective maintenance (PM7)
4	Efficacy in Financial Management
4.1	Financial management: Invoice billing monitoring (FM1)
4.2	Financial management: Payment monitoring (FM2)
4.3	Financial management: Default Payment monitoring (FM3)
4.4	Financial management: Procurement process (FM4)
4.5	Financial management: Validation of Maintenance Delivery (planned & corrective) (FM5)
4.6	Financial management: Provision of Singking Fund (FM6)
4.7	Financial management: Reporting for AGM (FM7)
4.8	Financial management: Analysis for sustainability of FM aspect (FM8)
5	Enforcement of Legal Action
5.1	Legal Action: Basis of Legal charging (L1)
5.2	Legal Action: Monitoring (L2)

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