

Comparative Study of Malaysian Affordable Housing Policy Initiatives

Jennifer Francis^a, Reanee Lee^a, Intan Sazrina Saimy^b,
Nor Ashikin Mohamed Yusof^{b*}, Fadillah Ismail^c and Abdul Muhaimin Zamri^b

^aForestry Department of Peninsular Malaysia, Malaysia

^bUTM Perdana Centre, Universiti Teknologi Malaysia, Malaysia

^cDepartment of Production and Operations Management, UTHM, Malaysia

*Corresponding author: ashikin.kl@utm.my

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Abstract

The Malaysian government has implemented and coordinated affordable housing development initiatives to many targeted groups with the aim to spearhead liveable affordable housing and establish an effective regulatory on affordable housing. In order to focus on the direction as well as formulating guidelines for the development of affordable houses, the National Affordable Housing Policy (NAHP) had taken into account the problems and issues faced by the public especially on the inability to own a house at the market rates. Through this policy, several government initiatives were implemented, including Perumahan Penjawat Awam Malaysia (PPAM), Rumah Wilayah Persekutuan (RUMAWIP) and Projek Perumahan Rakyat (PPR). This study was to identify which initiative among those three that offers the best housing needs alongside its goal of implementation, adequate and good quality of home with conducive amenities and environment, affordability and sustainability. The survey questionnaire that was developed was validated and provided to the general public to gain insight and feedback on the effectiveness of the PPAM, RUMAWIP and PPR initiatives. Therefore, the results were summarized according to the public's satisfaction that may be useful in the housing industry and the government for continuous and improvements to ensure continuity in future studies. Results showed that the favourite housing initiative is PPR however many improvements still need to be improved such as pricing, size, facilities and maintenance. Overall, this study is in line with the targeted Sustainable Development Goal (SDGs) 3 of Good Health and Wellbeing as well as Goal 11 of Sustainable Cities and Communities and others which will benefit all.

Keywords: Urban, middle income, affordable housing, policy initiatives, SDGs

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1.0 INTRODUCTION

The need for housing in Malaysia is expected to increase remarkably due to rapid growth in population, interstate migration, changing economic status of citizens, change in taste, and dilapidation of housing stock. In 2022, Malaysian population was estimated 32.7 million people (DOSM, 2022). However, the property prices had increased two-fold since the year 2010 (FMT, 2021). Land had become scarce, and costs were increased to meet the demands.

Malaysian House Price Index showed the average property price in Malaysia has changed in the last 10 years with 60.49 % (Global Property Guide, 2023). The prices of houses were mainly affected by the pandemic but has regained strength in the year 2023. But it was reported that many houses were unsold in Johor followed by Penang and Klang Valley. These three big cities were the most populated were a in Malaysia, but the numbers of unsold houses increased. Most citizens of middle income (M40) and below income (B40) category could not afford to buy newly launched houses. Many intended buyers tend to depend on the government to help them to afford renting or buying a house through subsidies, incentives and loans.

Homeownership affordability is not only the ability of households to pay the housing cost. But homeownership affordability involves the ability of households to pay housing costs as well as able to maintain the basic needs for the continuity of life. Thus, the affordability aspect is important in homeownership. According to Khazanah Research Institute in 2019, the formulation of the National Housing Policy (2018-2025) stated that Malaysia's homeownership rate of 72.5% relatively high as homeownership rates in developed countries (apart of Singapore) was below 70% in the same year. Socioeconomic factors that affect the affordability of homeownership included income, household expenditure, job type, education level, and a number

of dependents, monthly housing loans and financial saving (Norizan, 2016).

However, Malaysian government under the National Affordable Housing Policy (NAHP) has long since tried to assist the targeted group to own a house as well as establish an effective regulatory system to the nation's affordable housing concept. The objectives of NAHP were to provide adequate and quality housing with conducive amenities and environments, enhancing access and ability of the middle-income group (M40) and the low-income group (B40) to own or rent houses and to ensure the sustainability of the housing sector. NAHP formulated a dynamic and flexible market for people to own and rent based on financial capability and household needs. Thus, few initiatives were launched and three of the initiatives were selected for this study as the main populated in Selangor and Klang area; Perumahan Penjawat Awam Malaysia (PPAM), Rumah Wilayah Persekutuan (RUMAWIP) and Projek Perumahan Rakyat (PPR).

■ 2.0 LITERATURE

Affordable housing is defined as housing having adequate quality, location, and price to sustain other basic living expenses (UN-Habitat, 2021). The term "affordable housing" is to describe a housing unit that is affordable for those whose income is lower than the median household income in a place.

The gap between affordable housing demand and supply was to address with these factors; social (e.g welfare needs) and market (e.g market failure) (Suraya, 2019). The price of houses and the requirements of the initiatives houses still left many (upper B40 and the M40) with a limbo (FMT, 2021). It was found that Malaysia's most expensive housing is in Kuala Lumpur with an average price of MYR 741,445 in 2022, followed by Selangor at MYR 501,085, Sarawak with MYR 493,799, Sabah at MYR 486,634, Pulau Pinang at MYR 435,650, and Johor at MYR 377,637 (Global Property Guide, 2023).

2.1 Housing Purchase Factors, Issue and Challenges

Housing purchase depends on factors that can be classified into many categories; physical; social; space; environment; finance, distance, legal and law; and superstition (Chia et al., 2016; Saw & Tan, 2014). These factors were significant and were referred to for home buyers.

The imbalanced between the present socioeconomic achievement and the housing supply have generated several issue and challenges which includes: -

- i. unaffordability of housing based on market price,
- ii. the mismatch between supply and demand for housing based on location,
- iii. housing industry lacking in innovation; and
- iv. absence of a coordinated and integrated system for demand and supply.

2.2 Comparison Between the RUMAWIP, PPAM and PPR Government Initiatives

The three affordable housing initiatives when summarized from their plan and objectives are as Table 1 below:

Table 1: Summary of PPAM, RUMAWIP, and PPR initiatives

Initiative	Objective	Targeted Group	Outcome	Cost	Years	Strategic Partner
RUMAWIP <i>Federal Territory Affordable Homes</i>	<ul style="list-style-type: none"> • Affordable housing programs providing homes for Federal Territory citizens. • Low-cost, low-medium-cost and medium-cost houses with selling price not exceeding RM300,000 	Gross household income for applicants is not more than RM10,000 and resides in the Federal Territory.	<ul style="list-style-type: none"> • Provide adequate affordable housing for the low-income group to purchase a first home. 	RM 27,927,000,000 = RM 300,000 x 9309 house fruit x 10 years	10 years	<ul style="list-style-type: none"> • Ministry of Federal Territories • National Housing Department • Ministry of Housing and Local Government • Kuala Lumpur City Hall, • Labuan Corporation, • Putrajaya Corporation
PPAM <i>Malaysian Civil Servants Housing</i>	<ul style="list-style-type: none"> • Affordable housing scheme for civil servants emphasising on comfort in terms of size, design, 	Civil servants earning less than RM10,000 (basic salary) and priority for the purchase of	<ul style="list-style-type: none"> • Assisting civil servants especially young and middle-income civil servants to own 	RM 40,617,000,000 = RM 300,000 x 13,539 house	10 years	<ul style="list-style-type: none"> • Ministry of Housing and Local Government • Prime Minister's Department

Initiative	Objective	Targeted Group	Outcome	Cost	Years	Strategic Partner
	quality, location with suitable price. <ul style="list-style-type: none"> Selling price of RM90,000 - RM300,000 per unit to all eligible public service personnel 	First House.	quality homes in strategic locations at affordable prices or lower than the market price which is 20% lower than the market price.	fruit x 10 years		<ul style="list-style-type: none"> National Housing Department Perbadanan Putrajaya (PJC) State Government, State/Local Authorities, Federal Statutory Bodies State Statutory Bodies
PPR <i>People's Housing Programme</i>	<ul style="list-style-type: none"> A resettlement of squatters and meeting the need for accommodation for the low-income group. Consists of 2 types namely Rented PPR and PPR Owned PPR houses were sold at prices ranging from RM30,000 and RM35,000 per unit in Peninsular Malaysia and RM40,500 in Sabah and Sarawak. The rental rate of PPR Rented is RM124 per month. 	<ul style="list-style-type: none"> Malaysian citizen (18 years and above) Household income below RM 3,000 per month and does not own a house 	Provide housing to the low-income group (B40)	RM 13,689,200,000 = RM 35,000 x 39,112 houses x 10 years	10 years	<ul style="list-style-type: none"> Ministry of Urban Wellbeing, Housing and Local Government National Housing Department Ministry of Housing and Local Government State Government State/Local Authorities

Between PPAM, RUMAWIP, and PPR initiatives, only PPAM is for the public servants and the other two is open for the public to buy. Which is why the conditions for PPAM is higher than the two housing initiatives.

■ 3.0 RESEARCH METHODOLOGY

The method for this study includes document analysis and survey. The document analysis comprises of materials from books, journals, mass media article, annual reports, and government documents. These data were used to reinforce all of the knowledge, results, and interpretation of the obtained results.

The survey was adopted as it is the most appropriate method to achieve the objectives of this study. The survey was to provide views and feedback from the public on the most effective and acceptable implementation of PPAM, RUMAWIP, and PPR initiatives. The quantitative data was derived from 115 respondents surrounding Klang Valley and Selangor upon the age of 18. The age limit is set to 18 years of age parallel to the minimum age a Malaysian citizen owning a house according to the Contracts Act 1950 and the National Land Code 1965.

The survey took upon consideration on the respondents' background while the second section dealt with the reasons on house selection and the third is towards the factors involved among the three initiatives of NAHP with addition open-ended questions. The data obtained were analysed using Statistical Package for the Social Sciences (SPSS) software program while the open ended was analysed by thematic analysis.

■ 4.0 FINDINGS AND DISCUSSION

4.1 Demographic Profile

This study consists of 62% female and 38% male respondents of the total 115 respondents. Analysis concluded that most respondents were from the age of 26 to 40 years old group (68%) and none is from 18 to 25 years old. Whereas 23% were from 41-50 years old group and 9% of respondents were from 50 years old and above. Even the analysis found that most of the respondents were married (79%), followed by singles (17%), single mothers (4%). Most of the respondents were married and Malay.

All races were included in this study to ensure representatives of all main races in Malaysia. Findings showed 56% respondents were Malay, Chinese (4%) Indian (1%) and other various races (39%). Various races include Sarawak natives (Iban, Bidayuh, Malanau, Bisaya) and Sabah natives (Dusun, Kadazan, Bajau, Bugis). The religion of respondents showed majority of the respondents were Muslims (60%) and the least were Hindus (1%). Whereas 36% were Christians and 3% were Buddhists. No other religions were involved in this survey.

The question working sector categories was to identify which sector buys the affordable housing offered by the government. Majority of the respondents working as a government officers, and none of the respondents were students. Whereas 18% work in private sectors, 2% have their own business, 1% is NGO, while 3% are pensioners and others 3%. Working position categories includes workers (employee), supervisor, officers and others (ILMIA, 2023) to identify on the contributing factor of the ability to own a house. The civil service respondents are officers with undergraduate level position and monthly average salary between RM 2,001 and RM 4,000. It was found those 48% respondents were officers followed by 36% workers, 7% were supervisors and 9% other working position.

Subsequently, the education levels show the number and percentage distribution of respondents who has the qualification of undergraduate degree (52%) followed by certificate/ diploma holders (30%), postgraduate (15%) and 3% were from other levels of education. Education is a crucial factor to become homeowners to be well informed on new developments, procedures, and policies related to housing, as well as preventing fraud. Furthermore, compared to those with lower educational attainment, individuals with higher education levels typically hold higher paying jobs. Those with higher salaries have a better chance of becoming homeowners. Education relates to the educational background.

Thus, according to the findings, 41% respondents earn between RM4001 and RM6000 each month, 36% earn between RM2001 and RM4000, 14% earn between RM6001 and RM8000 per month, 8% earn less than RM2000, and 1% earn more than RM8000 per month Figure 1. Whereas the price offered to these buyers is between RM 100,000 and RM 300,000 per unit. The government created and implemented the National Affordable Housing Policy in order to assist the B40 group and low-income citizens. The need to address the rise in construction costs and other factors that contributed to the increase of house price is urgent. It is becoming more impossible for the middle-income group or the M40 to own a house and partially forced to live at home that should be reserve for the low-income group (B40).

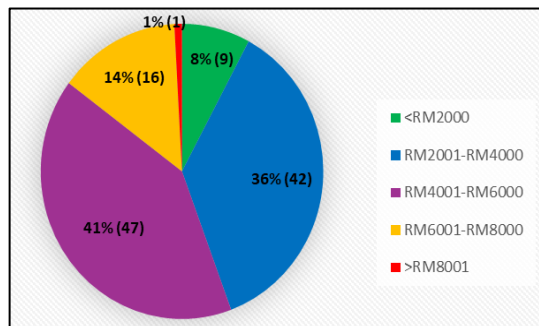


Figure 1: Monthly Income of Respondents

Demographic survey reveals that most Malaysians were still unable to afford a house. Affordability is not only the ability of the household to pay the cost of housing, but also the ability to maintain the basic necessities in the continuity of life. The affordability of home ownership will be affected by socioeconomic factors such as income, education level, household spending and type of job.

This study also examined the number of households in each house unit. The data reveals an average respondents' household is 2-4 (42%), 40% have 5-8 household, 2% has more than 9 household in a house and 16% stays alone (Figure 2).

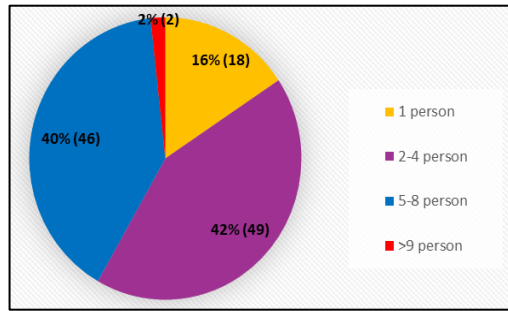


Figure 2: Number of Household

4.2 Awareness of NAHP

It is essential to know the respondents' awareness on NAHP and its three initiatives that were PPAM, RUMAWIP and PPR. It is found that all respondents know about affordable house program and none of respondents did not know the existence of the initiatives. Table 2 showed at least 82.6% of the respondents are aware about NAHP, 85.2% were aware about PPAM and RUMAWIP initiatives and 92.2% aware about PPR initiative. With this result, it is appropriate to say that most of the respondents were aware on the NAHP and its three initiatives.

Table 2: View on the NHAP (PPAM, RUMAWIP and PPR)

No	Profile	Agree		Disagree	
		Frequency	Percentage (%)	Frequency	Percentage (%)
1.	I know about the existence of NAHP	95	82.6	20	17.4
2.	I know about the existence of PPAM initiative	98	85.2	17	14.8
3.	I know about the existence of RUMAWIP initiative	98	85.2	17	14.8
4.	I know about the existence of PPR initiative	106	92.2	9	7.8
5.	I do not know the existence of the initiatives	0	0	0	0

Overall, from the survey, the number of respondents who live in RUMAWIP is 27%, 7% in PPAM, 1% in PPR and 11% others (Figure 3). The focus of this affordable housing is for the M40 group, which earns between RM 2,500 and RM 7,500 a month. Indeed, majority of respondents (42%) stay in private developer project houses other than the government initiatives. It seems that many of them answered of not living in crowded areas as a factor.

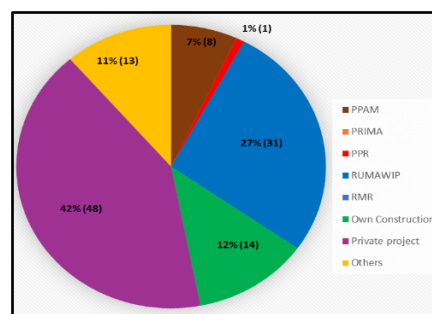


Figure 3: Category of Current House Status

4.3 Purpose of Buying or Renting a House

Meanwhile, there are five types of housing acquisitions; owned; rented, hire-purchase; family home; or others as mentioned by Khoo & Woo (2020). From this study, it was discovered that most respondents (58%) had their own homes, 19% renting, 14% live in a family home, 5% is under the rental and purchase properties, and 4% had other concerns (Figure 4). Citizens tend to have more than one house for rental or as an investment. Although the National Affordable Housing Policy (NAHP) 2018-2025 was formulated to help citizens to own a house for lifelong

sustainability, some buyers' intention making the houses for investment does not align with the government's aspiration to help those underprivileged to own a house.

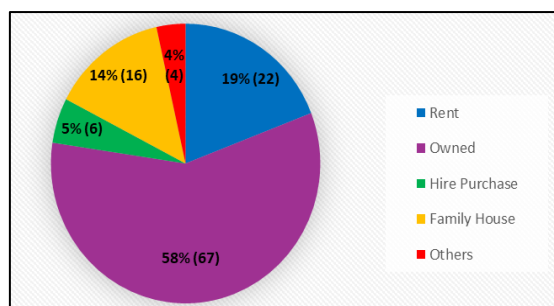


Figure 4: Respondents' Current Housing

Table 3 shows most of the respondents (69 people) bought a house for permanent stay. Whereas 25 people would like to have a house as a temporary house and this might show that they were now renting current house. Three (3) respondents rent, 3 persons for investment and five (5) persons for other reason. 10 people of the other respondents considered more than one parameter that has been listed in the survey form.

Table 3: Purpose of Buying/Renting house

No.	Profile	Numbers	Percentage (%)
1.	Permanent house	69	60.0
2.	Temporary house	25	21.7
3.	For rent	3	2.6
4.	For investment	3	2.6
5.	Others	5	4.3
6.	Permanent house, Temporary house	2	1.7
7.	Permanent house, Temporary house, For rent, For investment	1	0.9
8.	Permanent house, For rent	3	2.6
9.	Permanent house, For investment	4	3.5

In implementing the National Affordable Housing Policy, it is essential to identify the number of populations' preferences of house location. This result can be used as a guide in deciding the location as well as providing information of facilities to developers and buyers. According to Ismail & Shaari, (2020) there are 10 factors listed as reasons of selection and may be more than one (Table 4). Results show most respondents chose their current house as it is near to their workstation, low rental/selling price value, and good security system. This finding is supported with Soon and Tan (2020) that middle-income group prefers to live in urban locations with good accessibility to facilities. Even the good atmosphere of staying in their current house mainly related to their purpose of buying and renting. The respondents' satisfaction with their house plays a significant reason that only 9.6% dislike staying in their current house.

Table 4: Reason of Choosing Current House

No.	Profile	Total Numbers	Percentage (%)
1.	Near to the working station	68	59.13
2.	Provide public recreational facility	36	31.30
3.	Low rental fees/sell price value	32	27.83
4.	Near to the convenience shop or shopping complex	30	26.09
5.	Good security system	27	23.48
6.	Near to school/college/university	27	23.48
7.	Near public transportation	19	16.52
8.	Near to health service facility	25	21.74
9.	Childcare centre	7	6.09
10.	Others	6	5.22

4.4 Satisfaction level of NHAP Initiatives (PPAM, RUMAWIP and PPR)

NHAP's main objective is to provide sufficient and quality housing with beneficial facilities and surroundings to ensure that house ownership lives in comfort, tranquillity and safety. The purpose of buying a house is primarily to live permanently. Most respondents live in their own home, with 58.3 percent owning a home followed by 19%, 14% family property, 5% hire purchase and 4% for others. Mostly 42% live in private housing, 27% RUMAWIP, 12% own construction, 7% PPAM, 0.9% PPR, and 11% others. Criteria that the respondents will take into account when buying a house is near the workstation, provided with convenient facilities, low rental / sell price values, close to convenient shop and a good security system.

The respondents are well aware of the existence of housing initiatives, even though they live in other housing projects. The emphasis of this analysis will be on respondents who live under these initiatives.

4.5 Housing price and income

Most respondents do not agree with the housing price. Only average 47.72% of the respondents live in this housing initiative fairly agreed that the housing price offered through these initiatives was satisfactory Table 5. They believe that current citizens' income were still insufficient to own a house.

Table 5: Housing price offered through this initiative were satisfactory.

No.	Initiatives	Frequency	Agree	Percentage (%)
1.	PPAM	8	5	63
2.	RUMAWIP	31	25	81
3.	PPR	1	0	0
Total				47.72

However, 73.52% of respondents believe that current citizen's income is insufficient to own even an affordable housing scheme home (Table 6). Even some houses under these initiatives are at a high value rental. This proves that the need for more affordable housing is needed but to tally with the income generation by buyers. The owners of rental houses understood the value of the demand thus the high rent.

Table 6: Current citizen's income

No.	Initiatives	Frequency	Agree	Percentage (%)
1.	PPAM	8	3	37.5
2.	RUMAWIP	31	13	41.94
3.	PPR	1	0	0
Total				26.48

4.6 Sufficient number of houses built

77.7% of respondents believe that the number of houses built through the initiatives was insufficient (Table 7) they deemed the demand is higher than supply.

Table 7: Sufficient number of houses built through the initiatives

No.	Initiatives	Frequency	Agree	Percentage (%)
1.	PPAM	8	2	25
2.	RUMAWIP	31	13	41.94
3.	PPR	1	0	0
Total				22.3

4.7 Project location and facilities

49.87% of the respondents agreed that the initiative projects' location is strategic and satisfactory. Most respondents seek houses nearby to their workplace, added with recreational facilities (Table 8). Nevertheless, the facilities provided under this initiative were fair with a ratio of 57.4% agree and 40.9% disagree on the sufficient public facility. 31.85% of respondents believe that the public facility needs a lot of improvement (Table 9).

Table 8: Project location

No.	Initiatives	Frequency	Agree	Percentage (%)
1.	PPAM	8	5	62.5
2.	RUMAHWIP	31	27	87.1
3.	PPR	1	0	0
Total				49.87

Table 9: Public facility provided under this initiative

No.	Initiatives	Frequency	Agree	Percentage (%)
1.	PPAM	8	3	37.5
2.	RUMAWIP	31	18	58.06
3.	PPR	1	0	0
Total				31.85

4.8 10-years period initiative plan

44.49 per cent of respondents s agreed that this initiative's 10-year term is adequate. They believe long-term extension of these policies is necessary (Table 10).

Table 10: 10 years period of initiative plan

No.	Initiatives	Frequency	Agree	Percentage (%)
1.	PPAM	8	5	62.5
2.	RUMAWIP	31	22	70.97
3.	PPR	1	0	0
Total				44.49

4.9 Implementation of affordable housing initiatives

Overall, 50.81% of respondents agreed that implementation of affordable housing initiatives is successful (Table 11) with RUMAWIP gaining the highest percentage.

Table 11: Implementation of affordable housing initiatives

No.	Initiatives	Frequency	Agree	Percentage (%)
1.	PPAM	8	6	75.0
2.	RUMAWIP	31	24	77.4
3.	PPR	1	0	0
Total				50.81

Table 12 shows the responds on the best initiatives that fulfilling its objectives and benefited to citizen. Based on the results, it shows that respondents prefer PPR higher than other initiatives (27.6%) followed by PPAM (20%) and RUMAWIP (11.3%). Another 10.4% think that none of the initiatives fulfilling its objectives and not benefited to citizen.

Table 12: The Best Initiatives in Fulfilling its Objectives and Benefit to people

No.	Profile	Frequency	Percentage (%)
1.	PPR	32	27.8
2.	PPAM	23	20.0
3.	RUMAWIP	13	11.3
4.	PPAM, PPR	4	3.5
5.	PPAM, RUMAWIP	7	6.1
6.	RUMAWIP, PPR	3	2.6
7.	PPAM, RUMAWIP, PPR	21	18.3
8.	None	12	10.4

■ 5.0 RECOMMENDATIONS

There were two key factors to be taken into account in order to ensure the satisfaction of M40 home buyers under this initiative:-

a. The quality of buildings, infrastructure and facilities

Some of the respondents commented on the facility's quality. Some residential units have several defects that suggested that houses should be properly built using quality material to ensure buyers' safety. Most of the house under this initiative is below 800sqft which occupied by 5-8 person of household. Therefore, the respondents proposed to increase the size of the housing to 1000sqft with additional facilities such as car park, swimming pool, gym, playground, recreational were a and childcare centre. Additionally, developers should improve the provided facilities frequently. Respondents suggest for a reasonable price with satisfactory infrastructure facilities, strategic were as with a design that meets the needs and prices.

b. Property Buying and Selling Procedures

This study found that most of the respondents' income was low to afford an affordable house category. Most of the respondents' income ranges from RM 2001 to RM 4000, while the NHAP initiative focuses on group M40, which earns between RM 2,500 and RM 7,500 per month. It is therefore proposed that house prices should be in line with Malaysian income.

Transparency is needed in housing and a development of data that could help the property industry avoid a mismatch of property supply and demand. The screening process should be tightened as to ensure any applicants is fully qualified for affordable housing. In addition, assigned contractor must be qualified, competent and responsible for these projects. Furthermore, monitoring and compliance should be monitored routinely, since studies indicate that certain owners were available for rent to foreigners. Advertising and promotion were required to encourage people to purchase a home.

It is proposed that the Government increase the number of projects under this initiative. Then, by offering incentives and/or through subsidies to house buyers or developers, should monitor the housing price. To increasing home ownership, the government needs to regulate rents because of inherent housing market vulnerabilities. As the finding based on the housing cost determining government needs to create the environment to reduce the demand to reside in an were a by creating jobs, institutional, recreational facilities in the suburbs.

The National Housing Policy includes the National Community Policy whereby private sectors can create a healthy and vibrant community with various social building programs while the Residential Tenancy Act is formulated to protect the rights of tenants and to avoid discrimination against races or gender to protect tenants and landlords.

■ 6.0 CONCLUSION

Among the three initiatives, PPR mechanism is seen to be the best implementation that fulfilling its objectives and foster the welfare of the people, thus subsequently achieving NAHP target. However, a detailed study needs to be conducted in the future, to obtain reliable and provide precise results. This study was conducted only conducted for two months and involved only 115 respondents to represent the whole of Malaysian citizens.

Based on the study and recommendation by respondents, NAHPs goals did not successfully achieved. the guidelines and specification under NAHP are not the best guidelines and none achieved to reach 85% of satisfactory result especially in terms of capital inability for an affordable construction unit. Few suggestions listed in this study need to be considered for implementation in order serve the public better.

It is hope that this study can provide useful information not only to the government but also to developers for the betterment and sustainability of the nation. Enthusiasm in achieving fast development to strive for the title of a developed country, public affairs and wellbeing of the nation must be given a priority. Internationally, the world under United Nation also stressed the importance through goal 11 in Sustainable Development Goals (SDGs): sustainable cities and communities. However, based on the recent Malaysia scenario and with the long-term effect of health, political instability and self-centred, we should ensure to be in the right path striving for the wellbeing of the nation. A better study and assessment matrix need to be in place to determine actual demand and supply of affordable housing.

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