

# Determining the Dimension of Liveability of Malaysian Affordable Housing

Wilson Rangga Anthony Jiram, Azizah Ismail, Fatin Aziz

**Abstract:** *There is intense concern about the liveability aspect of the affordable housing schemes in the Malaysia context. Thus, this paper provides a qualitative evaluation to determine the affordable housing liveability dimensions. This was accomplished by conducting the focus group discussion with a sample of 11 participants consisting of experts from government bodies, public and private universities and non-government organisations. A content analysis was used to determine the dimensions of affordable housing liveability. The analyses revealed that, affordable housing liveability is conceptualized as a composite of seven dimensions such as physical aspects, community and neighbourhood, public amenities, economic development, residence wellbeing, safety and security, and psychology impact. The findings will be useful to policymakers, urban planners, and developers to undertake a more active role in providing better quality of affordable housing.*

**Keywords:** *liveability, affordable housing, affordability.*

## I. INTRODUCTION

Housing forms one of the basic needs of human; Maslow's Theory Hierarchy of Needs describes that housing forms the foremost important need [1]. Oberlink (2008) specifies housing is such a fundamental necessity that people often question about where to live largely on the basis of what kind of housing options are available and whether these options meet their current budget and requirement<sup>2</sup>. Hence housing is a major concern for all people in every corner of the world as the wellbeing of a country is reflected in its people enjoying a certain standard of living.

Most governments throughout the world strive to come up with solutions to solve housing woes by developing affordable housing as fast as possible. For instance, in Malaysia, the government through the 10th Malaysia Plan (10MP), had targeted 78,000 units of affordable houses to be built, consisting of 38,950 units under the People's Housing Programme (PHP) and 39,050 units under programmes related to the Ministry of Rural and Regional Development to meet the needs of the low-income groups and squatters. Although the National Housing Policy (NHP) Malaysia 2013 does emphasise on essentials such as quality construction and provision of public amenities, there is fear that in trying to meet such targeted affordable housing numbers, the

liveability aspect can be compromised. This is especially so in light of high land and building construction cost [22].

There is often confusion among people about the term "affordable housing", and "livable home". Affordable housing is housing unit for those with median household income, which provides a wide range of needs for low and middle-income households and the affordability of affordable housing and can cover their basic cost of living [3]. Affordable housing is generally defined as a housing that can be provided at a reasonable cost i.e., at an affordable price and not more than 30 percent of the gross household income for the low to medium income group [28,29,30,31].

Tan (2012) stated that most of the public low-cost housing schemes that were launched by the government over the past 20 years have failed to improve the quality of life of their residents<sup>4</sup>. In fact, many housing areas developed under these schemes have turned into slums that do not provide a wholesome environment for families. Low-cost housing is priced between RM35, 000 and RM42, 000, therefore, many of these units are small whereby the built-up area is approximately 650 square feet. As a result, children tend to spend their time in corridors, on fire-escape landings or in the car parks, due to lack of space and privacy [4].

In general, affordable housing is designed to meet the needs of medium and low-income households where they have inadequate income to access appropriate housing in the market without the assistance programmes and other essential basic living costs. In the U.S., broad characteristics of 'affordable housing' are that it is privately owned, socially oriented, and price restricted [5]. Affordable housing is also shelter, which cost no more than 30% of one's total income (The Canada Mortgage & Housing Corporation, 2008). Thus, the 'affordable housing' term describes housing that assists lower income households in obtaining and paying for suitable housing without suffering undue financing hardship [6]. Norazmawati (2007) stated that '*affordable housing concept pertains to the amount of income needed to pay for the house and other household expenditures. It is also defined as a house that can be obtained without serious financing risks which has been set by most countries worldwide as 30 percent income limit.*' [7]

The government defined the low-income group as B40 and middle income as group M40 in Malaysia. Such definition was timely specially to assist the defined population in terms of housing. Furthermore, such definition did reflect the growing concerns to address issues faced by the M40 group. B40 group households earn below RM3,860 a month have always been given attention by the government, through leadership programs and economic enhancement programmes.

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This group is entitled for low cost housing schemes. M40 group refers to the category of 40 per cent of Malaysia's middle-income group. The government through Budget 2016

had set targets for this group in light of rising costs and housing issues.

**Table- I: Liveability attributes**

Omuta 1988 <sup>17</sup>	Holt-Jensen 2001 <sup>18</sup>	Vergunst 2003 <sup>19</sup>	Visser et al. 2005 <sup>20</sup>	Heylen 2006 <sup>9</sup>	Leby Hashim 2010 <sup>21</sup>	and Baqtayan, Ariffin & Raji 2015 <sup>22</sup>
Employment	Aesthetics of living environment	Local inhabitants	Housing	Dwelling	Safety	Safety and security
Housing	Personal	Community life	Social environment	Social environment	Physical	Health issues and cleanliness
Amenity	Social relations	Service level	Physical environment	Physical environment	Functional	Pollution: sound and air
Educational	Functional	Local economy	Functional	Safety	Social	Education
Nuisance		Physical place				Physical: Dwelling Location
Socio-economics						Social Wellbeing. Psychological view point

Household income for the M40 group is in the range of RM3,860 to RM8,319 a month, although seeming sufficient but burdened with the high cost of living, especially in urban areas, is inadequate or simply insufficient to sustain life in the city. These groups of consumers fall in the middle-income trap with regards to housing adequacy. Generally, this group of consumers would fall within the affordable housing category.

Concept of liveability is difficult to define and evaluate [8,9,10,11]. It is a relative term of which the actual meaning depends on the place, time and purpose of the assessment, and on the value system of the assessor [12]. Research has linked the concept of liveability to a range of factors such as quality of life, health, sense of safety, access to services, cost of living, comfortable living standards, mobility and transport, air quality and social participation [13,14]. Liveability also defined as 'quality of life' as experienced by the residents within a city or region [15]. Liveability refers also to a built-up system that contributes to the physical, social and mental well-being as well as personal development of all its inhabitants. It is about delightful and desirable spaces that offer and reflect cultural and sacred enrichment [15]. Liveability refers to the subgroup of sustainability impacts that directly affect people in a community, such as economic development, affordability, public health, social equity and pollution exposure [16].

Table- II: Affordable Housing Perimeters

Income	Category	Dwelling size (sq. ft)	Dwelling Price (RM)	Minimum Accommodation
RM3,860 to RM8,319 per month +-	M 40	700- 1000	150,000 to 400,000	3 bedrooms, dining area, drying area and a minimum of separate bathroom and toilet.

Based on Malaysian standards, affordable housing in terms of physical dwelling size ranges from 600 sq ft to 1200 sq ft. Since the existing policy for low cost housing insists that all dwellings must have provision of three bedrooms with

addition of dining area, drying area as well as a separate bathroom and toilet, this minimum should follow through for affordable housing. In setting up the perimeters for this research, several factors of cognizance were considered namely the M40 group income level; the purposed built affordable housing schemes and the minimum requirement for low cost housing. Hence the criteria for affordable housing in this research should fall within the perimeters in Table II.

## II. RESEARCH METHODOLOGY

### A. Preliminary Consideration of Research Paradigm

The purpose of this study is to explore government bodies, Public and Private Universities, and NGOs views with the intent of using this information to determine the affordable housing liveability dimension and attributes. This qualitative method study utilised within the interpretivist paradigm [23]. This research undertook an inductive research approach to drawing conclusions from the qualitative data. This was accomplished by collecting the focus group data to provide a full picture of the extent of coverage of affordable housing liveability dimension. 11 experts consisting of government bodies, Public and Private Universities, and NGOs took part in the study (see Table III). Participants were recruited through purposive sampling [24].

Table- III. Participants of the FGD

No.	Organization	Specialised area
1	The Congress of Unions of Employees in the Public and Civil Services Malaysia (CUEPACS)	Management Team
2	The Congress of Unions of Employees in the Public and Civil Services Malaysia (CUEPACS)	Board Member
3	Iskandar Regional Development Authority (IRDA)	Management Team
4	The Royal Malaysia Police (PDRM)	Department of Crime Prevention and Community Safety



No.	Organization	Specialised area
5	Kuala Lumpur City Hall (DBKL)	Economic Planning and Development Department
6	Kuala Lumpur City Hall (DBKL)	City Planning Department
7	Kuala Lumpur City Hall (DBKL)	City Planning Department
8	Sepang Municipal Council	Town Planning & Landscape Department
9	Universiti Selangor (UNISEL)	Environmental scientist
10	Universiti Teknologi Malaysia, Kuala Lumpur	Psychologist
11	Universiti Teknologi Malaysia, Kuala Lumpur	Real estate

### B. Focus Group Rationale

In this research, FGD was held to explore the liveability of affordable housing dimensions. To develop measuring instruments for this research, questions in the FGD were converted into themes that corresponds with the research objective<sup>25</sup>. The purpose of the FGD was to establish the content validity of the conceptual framework. Participants have the assurance that their real names will be replaced by their pseudonyms if quoted in the research results.

### C. Data Analysis

The analysis served to answer the research question answering question concerning the dimensions of affordable housing liveability. Content analysis were used to determine the dimensions [26] of affordable housing liveability. A total of 11 participants were interviewed, which were transcribed and for coding. Codes concisely describe the condensed meaning unit and are tools to help researchers reflect on the data. The next step was to develop codes that are descriptive labels for the condensed meaning units. The next step was to sort codes into categories by comparing codes and appraising them to determine which codes seem to belong together, thereby forming a category and analysis were carried on creating themes. The researchers have continued the process of abstracting data to a higher level, from category to theme level, and developed three themes as well as an overarching theme. Themes express underlying meaning, i.e., latent content, and are formed by grouping two or more categories together.

## III. FINDINGS

The focus group interview was conducted to determine the affordable housing liveability dimension through the analysis of the views of an expert consisting of government bodies, Public and Private Universities, and NGOs. Table 4 shows the summary of expert view on focus group protocol. The protocol focused specifically on evaluating the affordable housing liveability dimension.

Table- IV: Construct and indicator of Affordable Housing Liveability

No.	Construct	Indicator
1	Physical Aspects	Accommodation
		Size
		Parking Facilities
		Recreation Facilities
		Multi-purpose hall
		Surau/Faith room

No.	Construct	Indicator
		Lift Facilities
		Connectivity (Internet and television)
2	Community & Neighborhood Factors	Trustworthy Neighbors
		Helpful Neighbors
		Neighborhood Associations
3	Public Amenities	Childcare
		Pre-school
		School
		Bus
		MRT/LRT/Train
		Taxi Service
		Recreation
		Clinic
		Hospital
		Shopping facilities
		Grocery
		Supermarket
		Wet market
		Farmers' market
Mosque		
Libraries		
Launderette		
Post-office		
4	Economic Development	Distance to Place of Work
		House Price / Rental
		Proximity to Commercial Area
5	Residence Wellbeing	Proximity to Industrial Zone
		Children Development
		Domestic Violence
6	Safety & Security	Cleanliness
		Pollution
		Crime <sup>Rate</sup>
		Fire Management
		Police Station
7	Psychological Impact	Security Guards <sup>Rate</sup>
		Safe Walking At Night
		Feeling of Safety
		Acceptance of Existing Dwelling
		Social-wellbeing
		Emotional Wellbeing

The analyses signified that, affordable housing liveability is conceptualized as a composite of seven at such as physical aspects, community and neighbourhood, public amenities, economic development, residence wellbeing, safety and security, and psychology impact. Liveability has been associated and linked with sustainability by many researchers [16,21,27]. Previous studies revealed many indicators, dimensions and attributes of measuring or achieving livability depending on the focus or focuses. Basically livable houses are dwellings that improve the quality of life of all occupants at all stages of their life and must be easy to enter; navigate in and around; capable of easy and cost-effective adaptation; and responsive to the changing needs of occupants [15]. Livable housing is a place that is safe, attractive, socially cohesive and inclusive, and environmentally; with affordable housing in linked to employment, education, public spaces, shops, health services, recreation and cultural prospects; via public transport, walking and cycling infrastructure [27].

## IV. CONCLUSION

Result has determined 7 constructs and 45 indicators for affordable housing liveability dimension. Affordable housing liveability dimension comprises of physical aspects, community and neighbourhood, public amenities, economic development, residence wellbeing, safety and security, and psychology impact. It is important to continue to test the affordable housing liveability dimensions, so that additional reliability evidence and construct validity can be achieved. Hence, it is hoped that this paper will encourage positive debate and gain some attention from the policymakers, practitioners and researchers in Malaysia. Public policy makers and local authorities should undertake a more active role in providing better quality of affordable housing through utilisation of town planning tools such as development plans, development control, and planning decision.

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