



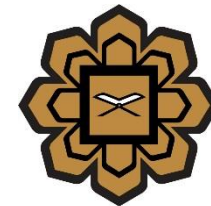
HOUSING AFFORDABILITY IN MALAYSIA: AN OVERVIEW AT DISTRICTS LEVEL

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PROPERTY TALK 2019: AFFORDABLE VS AFFORDABILITY



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الجامعة الإسلامية العالمية ماليزيا
INTERNATIONAL ISLAMIC UNIVERSITY MALAYSIA
يُونُسُ بَرَسِيَّتِي اِسْلَامُ اَنْتَا اَبْغَضُ اَمْلَسِيَّتَا

Garden of Knowledge and Virtue

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BACKGROUND OF THE STUDY

HOUSING AFFORDABILITY IN MALAYSIA: AN OVERVIEW AT DISTRICTS LEVEL.



- 1 | Buying a house is seen as serving a dual-purpose which are as a shelter and as a form of investment that contributes to asset accumulation.
 - **The Universal Declaration of Human Rights, Article 17 (1):** “Everyone has the right to own property alone as well as in association with others.”
- 2 | Governments need to provide suitable housing policies that is considered to be sustainable housing policy for all.
- 3 | Homeowner ability to purchase a home has been reduced based to the worsen affordability gap according on Khazanah Research Institute (2015) and Chang (2013).
- 4 | This research will add value on getting more knowledge on housing affordability, where this research can help and contribute knowledge to the government to analyse current housing affordability index in Malaysia.

This research proposed to assess the **housing affordability** at district level.

- i. Different area will have different of income and different level of housing price
- ii. Affordability index is important as there is an urgent need to address the current state of housing affordability in the country which shows that housing affordability has not improved significantly.
- iii. The median multiple for Malaysia has hovered between 4.0 to 4.8 from 2002 to 2016, exceeding the 3.0 threshold for housing affordability.

ISSUE AND PROBLEM

HOUSING AFFORDABILITY IN MALAYSIA: AN OVERVIEW AT DISTRICTS LEVEL.



**Drastic
Increase of
house prices**

- ❖ Study on the prices of houses has experienced high prices since 1995 in several states (Zainal Abidin Hashim, 2010)
- ❖ House prices and the growth rate of house price are the two measures of the intensity of housing demand particularly in urban areas (Shuid, 2004, 2010).

**Small Increase in
Household
Income**

- ❖ For most households, access to credit is important to acquire a house.
- ❖ According to Bank Negara Malaysia (2017), the group of households who would face the biggest problem in obtaining bank financing for housing are those with income of less than RM5,000 per month in urban centres, or less than RM3,000 per month in other areas.
- ❖ According to Milligan et al, 2007 and The Centre for Affordable Housing of Australia (2015), affordable housing is housing that is appropriate for the needs of a range of low to moderate income households and priced so that low and moderate incomes are able to meet their other basic essential living costs.
- ❖ Difficulties arise as the amount increase in household income does not comply with the drastic increase in housing price.

**Weakness in
Housing Policies
and
Implementation**

- ❖ Despite various housing policies have been formulated at national and states level, the main challenge in the current market of housing sector is still on the provision of affordable housing that can match the local household income.
- ❖ If house prices are expensive in certain localities, the effected buyer are the low and medium income buyer (A.A Hasyim, 2010) and vice versa.
- ❖ The housing past policies failed to provide a better framework for examining the current and anticipated changes to housing policies and programmes.

LITERATURE REVIEW

HOUSING AFFORDABILITY IN MALAYSIA: AN OVERVIEW AT DISTRICTS LEVEL.

01



HOUSING AFFORDABILITY

- Theories or Concept of Housing Affordability
- Definitions of Affordability Housing in Malaysia Context

- ❖ If housing prices are expensive as compared to localities earners, the effect on the family to afford to own home or homeownership will lead to severe financial stress among the households (A.A Hasyim, 2010).

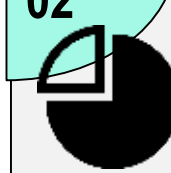
Theories or Concept of Housing Affordability

- ❖ Affordability has become a debated issue for the past 25 years in worldwide housing policy even though there still is a lack of agreed standards, mostly because of a different view in how to calculate it and which measurements to use (Bramley, 2012).

Definitions of Affordability Housing in Malaysia Context

- ❖ According to Milligan et al, 2007 and The Centre for Affordable Housing of Australia (2015), affordable housing is housing that is able to meet the needs of a range of low to moderate income households and priced so that low and moderate incomes are able to meet their other basic essential living costs.
- ❖ Based on a combination of several definitions and general statements of affordable housing as outlined in documents such as the National Urbanisation Policy, National Physical Plan-2 and the National Housing Policy, it summarized the definition of affordable housing as houses built for low-income households, low-medium and medium income household.

02



NATIONAL HOUSING POLICIES AND INSTITUTIONAL FRAMEWORK

- Housing Programmes
- Government Financing Schemes
- Housing Policies

Housing Programmes

- ❖ Housing policy in Malaysia are based on Five-Years Malaysia Plans. The roles of the states and the market in the supply of housing in Malaysia tend to differ over the years starting 1970 (Shuid, 2016).

Housing Policies

- ❖ In Malaysia, the selling price of low cost houses and its target group together with building specifications have been specified in the Malaysia National Housing Policy (Dasar Perumahan Negara Document). The government also reviews the building specification and design standards of low cost houses to reduce the construction costs (CIDB, 1998).

Government Financing Schemes

- ❖ Government interventions in making home ownership affordable for lower income group includes direct provision of low and medium cost homes—either through public agencies or through partnership with private developers; subsidizing the cost of houses and providing financial schemes.

LITERATURE REVIEW

HOUSING AFFORDABILITY IN MALAYSIA: AN OVERVIEW AT DISTRICTS LEVEL.

03

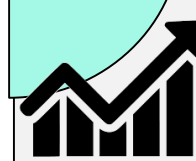


STATE GOVERNMENT HOUSING POLICY AND PROGRAMMES

- A case study of Selangor.

- ❖ Each state in Malaysia do have their own state housing policy. As land is a state matter, the jurisdiction of approving housing development lies under the jurisdiction of the local and state authority.
- ❖ Selangor state has chosen as the case study because it has good housing provision and mobility may lead to a better well-being and enhanced the quality living standard of the people as the benchmark for Perak state.
- ❖ Selangor State Housing Policy is a key to realizing the goal of 'One Family a perfect home'. This is to ensure that every citizen or family has a place a good, comfortable and safe place to live.
- ❖ Besides that, the issues on mismatch in demand and supply for affordable housing is happened due to socioeconomic changes, urbanization as well as evolving population structure that has resulted inadequate supply for housing particularly for the low income and middle-income household in urban area.

04



MALAYSIA HOUSING AFFORDABILITY INDEX

- from various years (2002 until 2016)

- ❖ According to the studies that have been done by the Khazanah Research Institute (2014), adopted from empirical research that have been conducted by UNCHR and World Bank (2000) the demographia of housing affordability categories can be measured through the following categories:

Table 2. 1: Categorisation of affordability

Multiple Affordability	Affordability
5.1 and over	Severely Unaffordable
4.1- 5.0	Seriously Unaffordable
3.1 – 4.0	Moderately Unaffordable
3.0 and Under	Affordable

Source: Khazanah Research Institute, 2014

- ❖ Unfortunately, according to the KRI (2015), nationally, the home prices are currently more than four times the annual household income.
- ❖ Median Multiple Index in Malaysia worsen by years 0.4 in 2016 (from 4.4 (2014) increase to 4.8 (2016)).

RESEARCH METHODOLOGY

HOUSING AFFORDABILITY IN MALAYSIA: AN OVERVIEW AT DISTRICTS LEVEL.

DATA COLLECTION METHOD

Primary data collection:

- Focus Group Discussion
- Roundtable Discussion
- Interview

Secondary data collection by various agencies and department

Documentation Analysis

Median Multiple Approach

$$\text{Median Multiple Affordability} = \frac{\text{Median All-House Price}}{\text{Annual Median Household Income}}$$

Figure 3.3: Median Multiple equation
Source: Khazanah Research Institute, 2014

- The documentation analysis is form of qualitative research in which documents are interpreted by the researcher to give voice and meaning around an assessment topic (Bowen, 2009).

- ✓ Median Multiple is easy to calculate, cross country comparison over time is possible and excludes the role of finance.
- ✗ Comparing the three methods, the price of a house that is affordable under Housing Cost Burden and Residual Income approaches are significantly higher than that under the median multiple approach.

ANALYSIS AND DISCUSSION

HOUSING AFFORDABILITY IN MALAYSIA: AN OVERVIEW AT DISTRICTS LEVEL.

Malaysia (Median Multiple Affordability)

State and districts	2012		2014		2016		2012	2014	2016
	Annual Median Income (RM)	Median House Prices (RM)	Annual Median Income (RM)	Median House Prices (RM)	Annual Median Income (RM)	Median House Prices (RM)	Median Multiple Affordability		
Malaysia	43,512	175,000	55,020	242,000	62,736	298,000	4.0	4.4	4.8
							Median Multiple 3		
							130,536	165,060	188,208

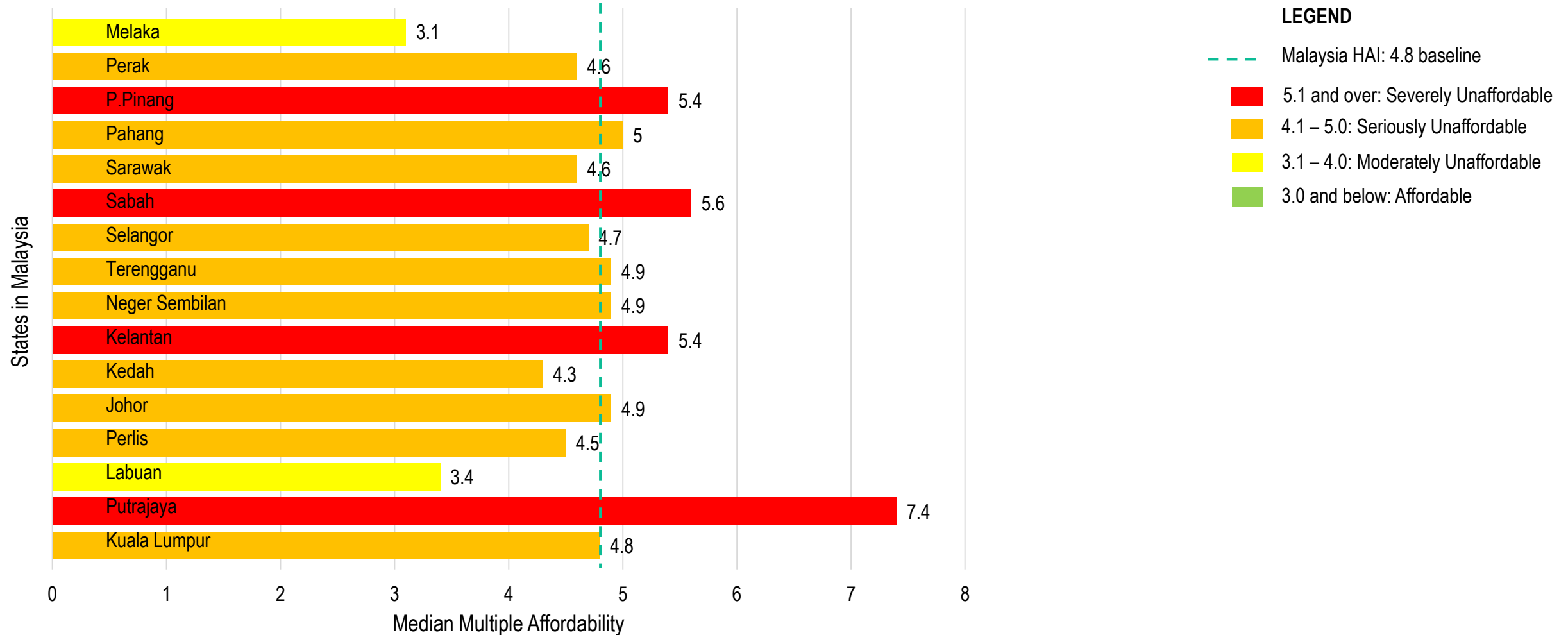
Kuala Lumpur (Median Multiple Affordability and Median 3)

State and districts	2012		2014		2016		2012	2014	2016
	Annual Median Income (RM)	Median House Prices (RM)	Annual Median Income (RM)	Median House Prices (RM)	Annual Median Income (RM)	Median House Prices (RM)	Median Multiple Affordability		
Kuala Lumpur	70,164	323,500	91,440	490,000	108,876	520,000	4.6	5.4	4.8
							Median Multiple 3		
							210,492	274,320	326,628

ANALYSIS AND DISCUSSION

HOUSING AFFORDABILITY IN MALAYSIA: AN OVERVIEW AT DISTRICTS LEVEL.

Median Multiple Affordability of States in Malaysia 2016



ANALYSIS AND DISCUSSION

HOUSING AFFORDABILITY IN MALAYSIA: AN OVERVIEW AT DISTRICTS LEVEL.

Wilayah Persekutuan Putrajaya (Median Multiple Affordability & Median Multiple 3)

State and districts	2012		2014		2016		2012	2014	2016
	Annual Median Income (RM)	Median House Prices (RM)	Annual Median Income (RM)	Median House Prices (RM)	Annual Median Income (RM)	Median House Prices (RM)	Median Multiple Affordability		
Putrajaya	77,832	547,944	90,144	577,500	99,300	738,650	7.0	6.4	7.4
							Median Multiple 3		
							233,496	270,432	297,900

Wilayah Persekutuan Labuan (Median Multiple Affordability)

State and districts	2012		2014		2016		2012	2014	2016
	Annual Median Income (RM)	Median House Prices (RM)	Annual Median Income (RM)	Median House Prices (RM)	Annual Median Income (RM)	Median House Prices (RM)	Median Multiple Affordability		
Labuan	60,756	323,500	68,208	490,000	71,136	520,000	3.9	4.8	3.4
							Median multiple 3		
							210,492	274,320	326,628

ANALYSIS AND DISCUSSION

HOUSING AFFORDABILITY IN MALAYSIA: AN OVERVIEW AT DISTRICTS LEVEL.

State of Perlis (Median Multiple Affordability)

State and districts	2012		2014		2016		2012	2014	2016
	Annual Median Income (RM)	Median House Prices (RM)	Annual Median Income (RM)	Median House Prices (RM)	Annual Median Income (RM)	Median House Prices (RM)	Median Multiple Affordability		
Perlis	28,644	180,000	42,000	181,000	50,448	227,000	6.3	4.3	4.5
							Median Multiple 3		
							94,068	55,000	75,656

Source: Department of Statistics (various years), NAPIC (various years), researcher calculation

ANALYSIS AND DISCUSSION



State of Johor (Median Multiple Affordability)

State and districts	2012		2014		2016		2012	2014	2016
	Annual Median Income (RM)	Median House Prices (RM)	Annual Median Income (RM)	Median House Prices (RM)	Annual Median Income (RM)	Median House Prices (RM)	Median Multiple Affordability		
JOHOR	43,800	173,000	62,369	260,000	67,824	330,000	3.9	4.2	4.9
							131,400	187,107	203,472
Batu Pahat	39,012	202,500	61,700	255,000	66,192	324,575	5.2	4.1	4.9
							117,036	185,100	198,576
Johor Bahru	54,480	221,000	73,453	288,800	78,216	385,000	4.1	3.9	4.9
							163,440	220,359	234,648
Kluang	37,344	149,000	45,992	170,000	47,220	180,000	4.0	3.7	3.8
							112,032	137,976	141,660
Kota Tinggi	28,056	195,000	57,766	272,500	58,224	230,000	7.0	4.7	4.0
							84,168	173,298	174,672
Mersing	29,244	167,500	39,030	237,500	42,504	280,000	5.7	6.1	6.6
							87,732	117,090	127,512
Muar	30,828	140,000	57,345	178,750	64,452	318,000	4.5	3.1	4.9
							92,484	172,035	193,356
Pontian	37,896	171,000	55,895	180,000	57,720	300,000	4.5	3.2	5.2
							113,688	167,685	173,160
Segamat	41,244	215,000	50,992	270,000	55,308	210,000	5.2	5.3	3.8
							123,732	152,976	165,924
Kulai	38,904	166,250	60,796	247,500	73,368	300,000	4.3	4.1	4.1
							116,712	182,388	220,104
Tangkak	ND	ND	52,781	ND	58,308	ND	ND	ND	ND
							ND	158,343	174,924
Ledang	25,932	152,500	52,776	278,800	ND	265,000	5.9	5.3	ND
							77,796	158,328	ND

Source: Department of Statistics (various years), NAPIC (various years), researcher calculation

ANALYSIS AND DISCUSSION

HOUSING AFFORDABILITY IN MALAYSIA: AN OVERVIEW AT DISTRICTS LEVEL.

State of Kedah (Median Multiple Affordability)

State and districts	2012		2014		2016		2012	2014	2016
	Annual Median Income (RM)	Median House Prices (RM)	Annual Median Income (RM)	Median House Prices (RM)	Annual Median Income (RM)	Median House Prices (RM)	Median Multiple Affordability		
KEDAH	31,596	160,000	41,412	140,000	45,732	196,000	5.1	3.4	4.3
							94,788	124,236	137,196
Baling	21,756	104,450	32,196	138,000	33,876	196,800	4.8	4.3	5.8
							65,268	96,588	101,628
Bandar Baharu	25,704	171,000	36,576	146,000	42,492	151,500	6.7	4.0	3.6
							77,112	109,728	127,476
Kota Setar	36,612	232,500	47,232	274,250	48,672	275,250	6.4	5.8	5.7
							109,836	141,696	146,016
Kuala Muda	30,744	161,000	39,948	189,960	46,872	171,000	5.2	4.8	3.6
							92,232	119,844	140,616
Kubang Pasu	27,816	200,000	42,552	230,000	44,088	240,000	7.2	5.4	5.4
							83,448	127,656	132,264
Kulim	39,108	165,000	44,772	187,000	47,244	168,000	4.2	4.2	3.6
							117,324	134,316	141,732
Langkawi	37,488	195,694	51,264	200,000	59,652	280,000	5.2	3.9	4.7
							112,464	153,792	178,956
Padang Terap	29,304	110,000	35,268	108,000	42,492	130,000	3.8	3.1	3.1
							87,912	105,804	127,476
Sik	31,740	94,050	36,252	47,250	37,248	155,259	3.0	1.3	4.2
							95,220	108,756	111,744
Yan	22,704	113,215	29,760	150,000	36,108	205,000	5.0	5.0	5.7
							68,112	89,280	108,324
Pendang	27,516	125,000	38,160	170,000	39,204	198,000	4.5	4.5	5.1
							82,548	114,480	117,612
Pokok Sena	31,788	138,750	38,904	208,500	41,256	228,000	4.4	5.4	5.5
							95,364	116,712	123,768

ANALYSIS AND DISCUSSION

HOUSING AFFORDABILITY IN MALAYSIA: AN OVERVIEW AT DISTRICTS LEVEL.

State of Kelantan (Median Multiple Affordability)

State and districts	2012		2014		2016		2012	2014	2016
	Annual Median Income (RM)	Median House Prices (RM)	Annual Median Income (RM)	Median House Prices (RM)	Annual Median Income (RM)	Median House Prices (RM)	Median Multiple Affordability		
KELANTAN	27,312	122,500	32,592	157,740	36,948	199,900	4.5	4.8	5.4
							81,936	97,776	110,844
Bachok	25,920	110,000	30,276	210,000	35,196	250,000	4.2	6.9	7.1
							77,760	90,828	105,588
Kota Bharu	31,068	210,000	38,820	211,250	44,124	240,000	6.8	5.4	5.4
							93,204	116,460	132,372
Machang	30,372	116,500	32,592	178,500	35,472	150,000	3.8	5.5	4.2
							91,116	97,776	106,416
Pasir Mas	23,136	133,760	26,328	165,000	30,516	205,000	5.8	6.3	6.7
							69,408	78,984	91,548
Pasir Puteh	25,116	122,500	29,052	55,000	34,740	187,000	4.9	1.9	5.4
							75,348	87,156	104,220
Tanah Merah	26,160	93,000	32,964	105,000	36,252	150,000	3.6	3.2	4.1
							78,480	98,892	108,756
Tumpat	27,168	193,500	33,288	180,000	37,260	280,000	7.1	5.4	7.5
							81,504	99,864	111,780
Gua Musang	29,952	94,000	31,884	115,000	33,816	148,690	3.1	3.6	4.4
							89,856	95,652	101,448
Kuala Krai	20,928	91,500	28,920	127,500	30,492	183,350	4.4	4.4	6.0
							62,784	86,760	91,476
Jeli	21,636	108,000	26,412	111,000	28,524	268,000	5.0	4.2	9.4
							64,908	79,236	85,572

ANALYSIS AND DISCUSSION

HOUSING AFFORDABILITY IN MALAYSIA: AN OVERVIEW AT DISTRICTS LEVEL.

State of Negeri Sembilan (Median Multiple Affordability)

State and districts	2012		2014		2016		2012	2014	2016
	Annual Median Income (RM)	Median House Prices (RM)	Annual Median Income (RM)	Median House Prices (RM)	Annual Median Income (RM)	Median House Prices (RM)	Median Multiple Affordability		
NEGERI SEMBILAN	42,900	142,500	49,536	188,888	54,948	270,000	3.3	3.8	4.9
							128,700	148,608	164,844
Jelevu	33,036	139,000	40,656	120,000	46,884	198,800	4.2	3.0	4.2
							99,108	121,968	140,652
Kuala Pilah	29,772	88,000	38,328	120,000	43,068	280,000	3.0	3.1	6.5
							89,316	114,984	129,204
Port Dickson	41,628	165,000	51,156	158,000	54,048	180,000	4.0	3.1	3.3
							124,884	153,468	162,144
Rembau	27,888	86,750	40,260	110,000	47,304	209,400	3.1	2.7	4.4
							83,664	120,780	141,912
Seremban	50,808	122,000	56,616	137,630	60,588	314,444	2.4	2.4	5.2
							152,424	169,848	181,764
Tampin	32,820	173,500	41,784	198,000	47,472	170,000	5.3	4.7	3.6
							98,460	125,352	142,416
Jempol	33,264	216,800	41,496	140,000	46,536	237,780	6.5	3.4	5.1
							99,792	124,488	139,608

ANALYSIS AND DISCUSSION

HOUSING AFFORDABILITY IN MALAYSIA: AN OVERVIEW AT DISTRICTS LEVEL.

State of Terengganu (Median Multiple Affordability)

State and districts	2012		2014		2016		2012	2014	2016
	Annual Median Income (RM)	Median House Prices (RM)	Annual Median Income (RM)	Median House Prices (RM)	Annual Median Income (RM)	Median House Prices (RM)	Median Multiple Affordability		
TERENGGANU	36,408	205,340	45,324	250,000	56,328	278,000	5.6	5.5	4.9
							109,224	135,972	168,984
Besut	26,640	160,000	37,080	200,000	46,008	245,000	6.0	5.4	5.3
							79,920	111,240	138,024
Dungun	36,588	199,500	46,752	280,000	57,936	300,000	5.5	6.0	5.2
							109,764	140,256	173,808
Kemaman	42,780	255,500	54,576	188,687	64,260	219,450	6.0	3.5	3.4
							128,340	163,728	192,780
Kuala Terengganu	39,588	188,250	46,356	265,000	59,364	330,000	4.8	5.7	5.6
							118,764	139,068	178,092
Marang	32,676	208,000	44,424	261,250	53,556	316,000	6.4	5.9	5.9
							98,028	133,272	160,668
Hulu Terengganu	27,228	201,500	38,676	208,750	49,896	250,000	7.4	5.4	5.0
							81,684	116,028	149,688
Setiu	26,556	247,500	38,352	260,000	48,336	203,800	9.3	6.8	4.2
							79,668	115,056	145,008

ANALYSIS AND DISCUSSION

HOUSING AFFORDABILITY IN MALAYSIA: AN OVERVIEW AT DISTRICTS LEVEL.

State of Selangor (Median Multiple Affordability)

State and districts	2012		2014		2016		2012	2014	2016
	Annual Median Income (RM)	Median House Prices (RM)	Annual Median Income (RM)	Median House Prices (RM)	Annual Median Income (RM)	Median House Prices (RM)	Median Multiple Affordability		
SELANGOR	64,236	176,750	74,568	300,000	86,700	405,000	2.8	4.0	4.7
							192,708	223,704	260,100
Gombak	75,324	220,000	79,680	282,000	94,836	420,000	2.9	3.5	4.4
							225,972	239,040	284,508
Klang	53,784	160,000	65,856	248,750	80,688	310,000	3.0	3.8	3.8
							161,352	197,568	242,064
Kuala Langat	40,656	178,000	54,672	165,000	63,516	310,000	4.4	3.0	4.9
							121,968	164,016	190,548
Kuala Selangor	50,448	142,000	51,636	125,000	59,748	224,100	2.8	2.4	3.8
							151,344	154,908	179,244
Petaling	73,800	321,250	86,220	465,000	94,848	540,000	4.4	5.4	5.7
							221,400	258,660	284,544
Sabak Bernam	28,704	173,000	40,452	160,000	48,720	170,000	6.0	4.0	3.5
							86,112	121,356	146,160
Sepang	58,752	195,750	86,616	285,000	98,088	440,250	3.3	3.3	4.5
							176,256	259,848	294,264
Hulu Langat	64,584	170,500	78,084	280,000	94,212	325,000	2.6	3.6	3.4
							193,752	234,252	282,636
Hulu Selangor	39,996	142,500	53,280	125,000	65,052	150,000	3.6	2.3	2.3
							119,988	159,840	195,156

ANALYSIS AND DISCUSSION

HOUSING AFFORDABILITY IN MALAYSIA: AN OVERVIEW AT DISTRICTS LEVEL.

State of Sabah (Median Multiple Affordability)

State and districts	2012		2014		2016		2012	2014	2016
	Annual Median Income (RM)	Median House Prices (RM)	Annual Median Income (RM)	Median House Prices (RM)	Annual Median Income (RM)	Median House Prices (RM)	Median Multiple Affordability		
SABAH	34,320	210,750	44,940	230,000	49,320	278,000	6.1	5.1	5.6
							102,960	134,820	147,960
Tawau	34,368	277,500	42,924	329,000	46,272	250,000	8.1	7.7	5.4
							103,104	128,772	138,816
Lahad Datu	28,800	292,000	41,208	300,000	50,688	207,000	10.1	7.3	4.1
							86,400	123,624	152,064
Semporna	20,160	200,000	38,736	227,500	44,460	197,500	9.9	5.9	4.4
							60,480	116,208	133,380
Sandakan	30,528	170,000	45,636	218,000	49,452	225,000	5.6	4.8	4.5
							91,584	136,908	148,356
Kinabatangan	30,264	ND	41,388	ND	44,964	ND	ND	ND	ND
							90,792	124,164	134,892
Beluran	24,564	ND	32,388	ND	34,272	ND	ND	ND	ND
							73,692	97,164	102,816
Kota Kinabalu	51,660	350,000	61,548	338,000	68,196	390,000	6.8	5.5	5.7
							154,980	184,644	204,588
Ranau	20,880	150,000	39,828	154,000	43,224	161,500	7.2	3.9	3.7
							62,640	119,484	129,672
Kota Belud	23,712	362,000	34,188	200,000	35,196	130,000	15.3	5.9	3.7
							71,136	102,564	105,588
Tuaran	35,940	169,750	44,508	181,000	45,408	185,000	4.7	4.1	4.1
							107,820	133,524	136,224
Penampang	57,612	215,750	61,812	260,000	62,532	289,000	3.7	4.2	4.6
							172,836	185,436	187,596
Papar	44,064	170,000	52,452	250,000	53,076	169,000	3.9	4.8	3.2
							132,192	157,356	159,228

ANALYSIS AND DISCUSSION

HOUSING AFFORDABILITY IN MALAYSIA: AN OVERVIEW AT DISTRICTS LEVEL.

State of Sabah (Median Multiple Affordability)

State and districts	2012		2014		2016		2012	2014	2016
	Annual Median Income (RM)	Median House Prices (RM)	Annual Median Income (RM)	Median House Prices (RM)	Annual Median Income (RM)	Median House Prices (RM)	Median Multiple Affordability		
Kudat	21,840	203,500	26,652	255,000	29,760	188,000	9.3	9.6	6.3
							65,520	79,956	89,280
Kota Marudu	20,748	127,500	24,960	235,000	26,496	200,000	6.1	9.4	7.5
							62,244	74,880	79,488
Pitas	19,716	ND	20,124	ND	25,260	ND	ND	ND	ND
							59,148	60,372	75,780
Beaufort	33,528	168,000	43,728	202,500	45,924	200,000	5.0	4.6	4.4
							100,584	131,184	137,772
Kuala Penyu	23,916	ND	41,808	ND	42,108	225,000	ND	ND	5.3
							71,748	125,424	126,324
Sipitang	31,332	193,000	43,008	250,000	45,000	210,000	6.2	5.8	4.7
							93,996	129,024	135,000
Tenom	33,420	110,000	40,620	213,944	41,496	345,000	3.3	5.3	8.3
							100,260	121,860	124,488
Nabawan	29,760	ND	38,112	ND	45,612	ND	ND!	ND	ND
							89,280	114,336	136,836
Keningau	30,204	175,000	44,820	235,694	46,476	236,268	5.8	5.3	5.1
							90,612	134,460	139,428
Tambunan	27,720	ND	37,776	ND	42,084	ND	ND	ND	ND
							83,160	113,328	126,252
Kunak	29,928	ND	44,592	ND	46,044	ND	ND	ND	ND
							89,784	133,776	138,132
Tongod	17,652	ND	23,664	ND	26,352	ND	ND	ND	ND
							52,956	70,992	79,056
Putatan	44,052	ND	54,912	ND	61,344	ND	ND	ND	ND
							132,156	164,736	184,032
Labuk Sugut	ND	ND	ND	ND	ND	ND	ND	ND	ND

ANALYSIS AND DISCUSSION

HOUSING AFFORDABILITY IN MALAYSIA: AN OVERVIEW AT DISTRICTS LEVEL.

State of Sarawak (Median Multiple Affordability)

State and districts	2012		2014		2016		2012	2014	2016
	Annual Median Income (RM)	Median House Prices (RM)	Annual Median Income (RM)	Median House Prices (RM)	Annual Median Income (RM)	Median House Prices (RM)	Median Multiple Affordability		
SARAWAK	36,564	255,000	45,330	164,667	49,956	230,000	7.0	3.6	4.6
							109,692	135,990	149,868
Kuching	48,648	280,000	56,036	283,750	59,616	240,000	5.8	5.1	4.0
							145,944	168,108	178,848
Bau	38,988	ND	43,923	ND	49,272	ND	ND	ND	ND
							116,964	131,770	147,816
Lundu	27,072	ND	34,832	ND	38,484	ND	ND	ND	ND
							81,216	104,496	115,452
Samarahan	48,228	187,500	54,766	196,000	61,284	200,000	3.9	3.6	3.3
							144,684	164,298	183,852
Serian	26,952	ND	31,877	ND	38,124	ND	ND	ND	ND
							80,856	95,631	114,372
Simunjan	21,420	ND	28,578	ND	28,968	ND	ND	ND	ND
							64,260	85,735	86,904
Sri Aman	26,880	115,000	32,796	181,500	36,348	172,500	4.3	5.5	4.7
							80,640	98,388	109,044
Lubok Antu	24,096	ND	30,723	ND	32,916	ND	ND	ND	ND
							72,288	92,169	98,748
Betong	23,280	190,000	28,123	159,500	31,488	125,000	8.2	5.7	4.0
							69,840	84,369	94,464
Saratok	24,972	ND	30,206	ND	35,652	ND	ND	ND	ND
							74,916	90,618	106,956
Sarikei	28,476	212,500	32,797	202,500	38,112	175,000	ND	ND	ND
							85,428	98,391	114,336
Meradong	20,292	ND	29,071	ND	33,024	ND	ND	ND	ND
							60,876	87,213	99,072

ANALYSIS AND DISCUSSION

HOUSING AFFORDABILITY IN MALAYSIA: AN OVERVIEW AT DISTRICTS LEVEL.

State of Sarawak (Median Multiple Affordability)

State and districts	2012		2014		2016		2012	2014	2016
	Annual Median Income (RM)	Median House Prices (RM)	Annual Median Income (RM)	Median House Prices (RM)	Annual Median Income (RM)	Median House Prices (RM)	Median Multiple Affordability		
Daro	21,108	ND	26,658	ND	29,064	ND	ND	ND	ND
							63,324	79,974	87,192
Julau	16,632	ND	26,979	ND	32,772	ND	ND	ND	ND
							49,896	80,936	98,316
Sibu	37,368	262,500	43,478	290,000	50,052	227,000	7.0	6.7	4.5
							112,104	130,434	150,156
Dalat	18,468	ND	31,362	ND	37,716	ND	ND	ND	ND
							55,404	94,087	113,148
Mukah	27,072	265,000	28,513	290,000	40,548	300,000	9.8	10.2	7.4
							81,216	85,539	121,644
Kanowit	19,020	ND	23,509	ND	31,080	ND	ND	ND	ND
							57,060	70,527	93,240
Bintulu	50,100	320,000	60,556	226,250	71,592	228,000	6.4	3.7	3.2
							150,300	181,668	214,776
Tatau	35,304	ND	43,309	ND	49,536	ND	ND	ND	ND
							105,912	129,927	148,608
Kapit	23,532	290,000	30,590	115,000	37,428	145,000	12.3	3.8	3.9
							70,596	91,770	112,284
Song	22,212	ND	28,665	ND	34,788	ND	ND	ND	ND
							66,636	85,995	104,364
Belaga	32,088	ND	39,152	ND	40,332	ND	ND	ND	ND
							96,264	117,456	120,996
Miri	47,136	295,000	61,732	378,000	62,496	290,000	6.3	6.1	4.6
							141,408	185,196	187,488
Marudi	24,360	ND	39,454	ND	40,668	ND	ND	ND	ND
							73,080	118,362	122,004
Limbang	30,456	220,000	37,219	240,000	37,848	125,000	7.2	6.4	3.3
							91,368	111,657	113,544

Source: Department of Statistics (various years), NAPIC (various years), researcher calculation

ANALYSIS AND DISCUSSION

HOUSING AFFORDABILITY IN MALAYSIA: cont.. AN OVERVIEW AT DISTRICTS LEVEL.



State of Sarawak (Median Multiple Affordability)

State and districts	2012		2014		2016		2012	2014	2016
	Annual Median Income (RM)	Median House Prices (RM)	Annual Median Income (RM)	Median House Prices (RM)	Annual Median Income (RM)	Median House Prices (RM)	Median Multiple Affordability		
Lawas	33,072	ND	36,205	ND	42,864	ND	ND	ND	ND
							99,216	108,615	128,592
Matu	20,688	ND	23,216	ND	28,884	ND	ND	ND	ND
							62,064	69,648	86,652
Asajaya	26,172	ND	34,009	ND	35,352	ND	ND	ND	ND
							78,516	102,027	106,056
Pakan	17,628	ND	24,651	ND	27,648	ND	ND	ND	ND
							52,884	73,952	82,944
Selangau	16,548	ND	26,365	ND	27,036	ND	ND	ND	ND
							49,644	79,095	81,108

ANALYSIS AND DISCUSSION

HOUSING AFFORDABILITY IN MALAYSIA: AN OVERVIEW AT DISTRICTS LEVEL.

State of Pahang (Median Multiple Affordability)

State and districts	2012		2014		2016		2012	2014	2016
	Annual Median Income (RM)	Median House Prices (RM)	Annual Median Income (RM)	Median House Prices (RM)	Annual Median Income (RM)	Median House Prices (RM)	Median Multiple Affordability		
PAHANG	40,668	170,500	40,668	200,000	47,748	239,000	4.6	4.9	5.0
							110,412	122,004	143,244
Bentong	30,720	178,500	30,720	215,000	41,964	210,000	5.6	7.0	5.0
							95,364	92,160	125,892
Cameron Highlands	43,560	296,000	43,560	268,000	59,616	360,000	8.3	6.2	6.0
							106,452	130,680	178,848
Jerantut	33,180	154,500	33,180	190,000	41,064	200,000	3.7	5.7	4.9
							123,876	99,540	123,192
Kuantan	50,352	212,000	50,352	297,000	59,388	255,000	4.8	5.9	4.3
							131,292	151,056	178,164
Lipis	34,056	137,400	34,056	183,250	38,016	208,000	4.8	5.4	5.5
							86,184	102,168	114,048
Pekan	39,852	179,800	39,852	184,750	45,288	263,780	5.6	4.6	5.8
							95,580	119,556	135,864
Raub	31,524	150,000	31,524	209,500	42,180	234,000	5.2	6.6	5.5
							86,040	94,572	126,540
Temerloh	41,412	207,000	41,412	250,000	47,004	205,000	5.1	6.0	4.4
							121,068	124,236	141,012
Rompin	39,468	180,000	39,468	149,935	41,820	198,500	5.5	3.8	4.7
							97,992	118,404	125,460
Maran	36,144	159,000	36,144	189,500	41,328	157,000	4.8	5.2	3.8
							99,468	108,432	123,984
Bera	35,388	158,500	35,388	298,888	43,716	198,000	4.8	8.4	4.5
							98,964	106,164	131,148

Source: Department of Statistics (various years), NAPIC (various years), researcher calculation

ANALYSIS AND DISCUSSION

HOUSING AFFORDABILITY IN MALAYSIA: AN OVERVIEW AT DISTRICTS LEVEL.

State of Penang (Median Multiple Affordability)

State and districts	2012		2014		2016		2012	2014	2016
	Annual Median Income (RM)	Median House Prices (RM)	Annual Median Income (RM)	Median House Prices (RM)	Annual Median Income (RM)	Median House Prices (RM)	Median Multiple Affordability		
PULAU PINANG	48,468	200,000	56,424	295,000	64,908	350,000	4.1	5.2	5.4
							145,404	169,272	194,724
Seberang Perai Tengah	52,598	132,500	54,096	182,500	62,064	300,000	2.5	3.4	4.8
							157,795	162,288	186,192
Seberang Perai Utara	50,640	161,500	51,108	200,000	57,036	285,000	3.2	3.9	5.0
							151,920	153,324	171,108
Seberang Perai Selatan	45,331	165,000	52,680	235,000	58,464	292,524	3.6	4.5	5.0
							135,994	158,040	175,392
Timur Laut	43,488	478,000	59,748	723,500	71,568	385,000	11.0	12.1	5.4
							130,464	179,244	214,704
Barat Daya	48,163	347,000	61,776	538,000	70,128	520,000	7.2	8.7	7.4
							144,490	185,328	210,384

ANALYSIS AND DISCUSSION

HOUSING AFFORDABILITY IN MALAYSIA: AN OVERVIEW AT DISTRICTS LEVEL.

State of Perak (Median Multiple Affordability)

State and districts	2012		2014		2016		2012	2014	2016
	Annual Median Income (RM)	Median House Prices (RM)	Annual Median Income (RM)	Median House Prices (RM)	Annual Median Income (RM)	Median House Prices (RM)	Median Multiple Affordability		
PERAK	31,980	120,081	41,412	174,021	48,072	218,800	3.8	4.2	4.6
							95,940	124,236	144,216
Batang Padang	29,640	73,333	34,683	156,345	46,764	174,347	2.5	4.5	3.7
							88,920	104,049	140,292
Manjung	38,604	170,833	44,765	233,391	52,356	300,000	4.4	5.2	5.7
							115,812	134,295	157,068
Kinta	37,716	132,717	45,378	233,391	52,164	214,610	3.5	5.1	4.1
							113,148	136,134	156,492
Kerian	30,168	228,261	40,430	164,429	47,184	225,000	7.6	4.1	4.8
							90,504	121,290	141,552
Kuala Kangsar	27,816	133,171	37,708	193,000	45,336	220,000	4.8	5.1	4.9
							83,448	113,124	136,008
Larut & Matang	30,504	101,250	42,055	216,818	45,048	196,000	3.3	5.2	4.4
							91,512	126,165	135,144
Hilir Perak	27,060	161,426	36,530	274,812	41,736	280,000	6.0	7.5	6.7
							81,180	109,590	125,208
Hulu Perak	24,468	108,181	29,933	148,889	39,900	177,500	4.4	5.0	4.4
							73,404	89,798	119,700
Perak Tengah	22,524	141,207	37,592	173,034	41,592	188,800	6.3	4.6	4.5
							67,572	112,776	124,776
Kampar	29,916	75,000	36,822	163,185	44,916	189,800	2.5	4.4	4.2
							89,748	110,466	134,748
Selama	ND	ND	ND	ND	ND	260,000	ND	ND	ND
Muallim	ND	ND	ND	ND	ND	198,000	ND	ND	ND

ANALYSIS AND DISCUSSION

HOUSING AFFORDABILITY IN MALAYSIA: AN OVERVIEW AT DISTRICTS LEVEL.

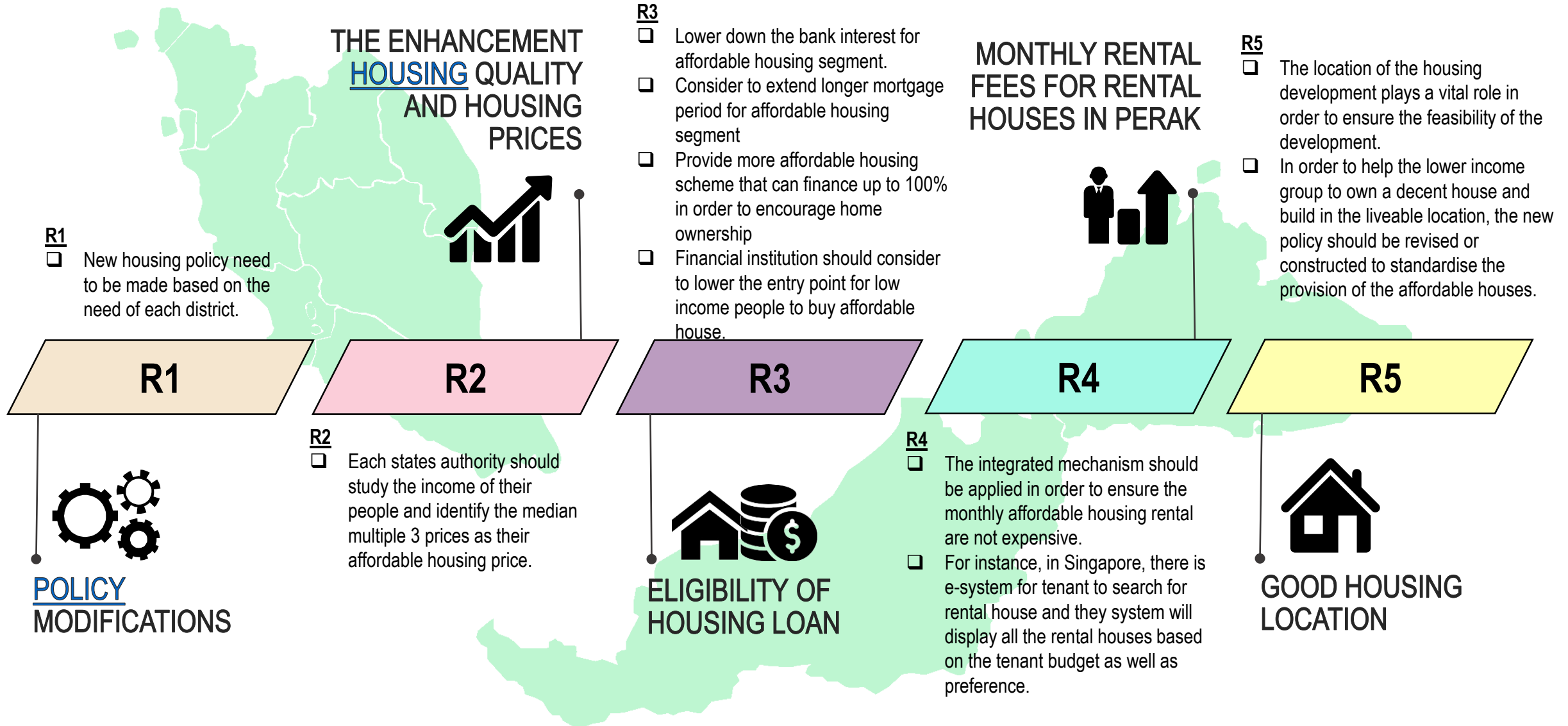
State of Melaka (Median Multiple Affordability)

State and districts	2012		2014		2016		2012	2014	2016
	Annual Median Income (RM)	Median House Prices (RM)	Annual Median Income (RM)	Median House Prices (RM)	Annual Median Income (RM)	Median House Prices (RM)	Median Multiple Affordability		
MELAKA	47,076	160,000	60,348	180,000	67,056	205,000	3.4	3.0	3.1
							141,228	181,044	201,168
Alor Gajah	38,370	185,500	56,628	190,000	62,040	170,000	4.8	3.4	2.7
							115,111	169,884	186,120
Jasin	36,523	140,000	53,520	221,000	59,052	211,500	3.8	4.1	3.6
							109,570	160,560	177,156
Melaka Tengah	44,977	160,000	62,940	195,913	70,524	212,000	3.6	3.1	3.0
							134,932	188,820	211,572

Source: Department of Statistics (various years), NAPIC (various years), researcher calculation

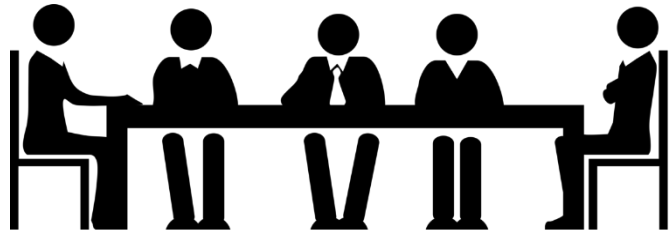
RECOMMENDATIONS

HOUSING AFFORDABILITY IN MALAYSIA: AN OVERVIEW AT DISTRICTS LEVEL.



CONCLUSION

HOUSING AFFORDABILITY IN MALAYSIA: AN OVERVIEW AT DISTRICTS LEVEL.



Findings from this research proved that housing affordability and its housing institutional framework are the difficulties faced by government.

1

All the related agencies and local authorities should co-operate to achieve an affordable housing schemes for the Malaysia.

2

Decision makers could be able to work together and plan the most viable, sustainable and cost-effective strategies to ensure the achievement in providing housing for the poor.



THANK YOU

PROPERTY TALK 2019: AFFORDABLE VS AFFORDABILITY**1 OCTOBER 2019**

Congratulations and thank you for your participation in Property Talk 2019. The information as tabulated below will assist you in preparing for your oral presentation. It allows you to plan your time for an effective presentation (10 MINUTES PRESENTATION AND 10 MINUTES FOR Q&A SESSION).

PARALLEL SESSION 1 (2.30 PM - 4.30 PM) VENUE: LECTURE HALL, LEVEL-1**MODERATOR: DR. HAIRUL NIZAM MANSOR**

NO	PRESENTER	TIME	ORGANISATION	TITLE
1	Ezwan Bin Bustamin	2.30PM-2.50PM	UM	ASSESSMENT BIAS IN THE LOCAL RESIDENTIAL PROPERTY RATE ASSESSMENT : EVIDENCE FROM JOHOR BAHRU AND MELAKA
2	Dr. Rohaya Abdul Jalil	2.50PM-3.10PM	UTM	FINANCING PUBLIC HOUSING THROUGH EQUITY- CROWDFUNDING MODEL
3	Dr. Rohaya Abdul Jalil	3.10PM- 3.30PM	UTM	WEB-BASED INTEGRATED PROPERTY AND FINANCIAL MANAGEMENT SYSTEM FOR AFFORDABLE HOUSING
4	Nurul Atiqah Mohd Sofberi	3.30PM-3.50PM	UTHM	PROCESS OF DECISION MAKING AT PLANNING PHASE FOR HOUSING DEVELOPMENT DECISION MAKING PROCESS PRACTICED AT PLANNING PHASE

5	Fazilah Ramli	3.50PM-4.10PM	UTHM	OVERSUPPLY OF THE HIGH-COST HOUSING IN MALAYSIA Policies Influence toward the Developer's Action in Supplying the High-Cost Housing
6	Jie Sheng Mang	4.10PM-4.30PM	UTHM	FACTORS INFLUENCING HOME BUYERS' PURCHASE DECISIONS IN KLANG VALLEY, MALAYSIA
4.30PM-5.00PM			END OF SESSION/TEA BREAK	
PARALLEL SESSION 2 (2.30 PM - 4.30 PM) VENUE: SOLID WASTE LECTURE ROOM, LEVEL-1 MODERATOR: PN. NORAINI JOHARI				
1	Syafiqah Jamil	2.30PM-2.50PM	UiTM Shah Alam	FACTORS AFFECTING GREEN BUILDING CERTICATION PRICE: A CASE STUDY ON REAL HOUSE PRICING IN SELANGOR, MALAYSIA
2	Nurhayati Khair	2.50PM-3.10PM	UM	THE ROLE OF TRANSITIONAL HOUSING IN BRIDGING HOMEOWNERSHIP: A COMPARATIVE REVIEW
3	Noryanto Asroun bin Mohamad Asroun	3.10PM- 3.30PM	UITM Perak	A CONCEPTUAL FRAMEWORK FOR HOUSING SUPPLY PRICE ELASTICITY OF MALAYSIA MAJOR CITIES
4	Nur Shahirah Ja'afar	3.30PM-3.50PM	UiTM Shah Alam	ASSESSMENT OF HERITAGE PROPERTY VALUES USING MULTIPLE REGRESSION ANALYSIS
5	Prof. Madya Dr. Mariana Bt. Mohamed Osman	3.50PM-4.10PM	UIAM	HOUSING AFFORDABILITY IN MALAYSIA: A OVERVIEW AT DISTRICTS LEVEL
4.30PM-5.00PM			END OF SESSION/TEA BREAK	



No. Rujukan : KPKT/IL/19/600/2-4 ()
Tarikh : 17 September 2019

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Puan,

**JEMPUTAN MENGHADIRI DAN MEMBENTANGKAN KERTAS KERJA
PENYELIDIKAN DALAM PROGRAM *PROPERTY TALK 2019***

Dengan hormatnya saya merujuk kepada perkara di atas,

1. Sukacita dimaklumkan, Institut Latihan dan Perumahan dan Kerajaan Tempatan (I-KPKT) dengan kerjasama Jabatan Pengurusan Hartanah UiTM Cawangan Perak akan menganjurkan *Program Property Talk 2019* pada 1 Oktober 2019 bertempat di I-KPKT, Berjaya Hills, Bukit Tinggi.
2. Seminar ini merupakan landasan untuk pelajar pascasiswazah, ahli akademik, penyelidik dan pengamal industri berkongsi maklumat, pengetahuan dan idea mengenai perkembangan terkini dalam isu berkaitan kadar pendapatan serta kemampuan memiliki rumah oleh rakyat Malaysia. Objektif program ini juga untuk memberi pendedahan, kefahaman dasar serta polisi kementerian dan juga untuk memastikan peningkatan dan pembangunan berterusan bidang ini di peringkat tempatan dan antarabangsa.
3. Sehubungan itu, setiap universiti adalah dipelawa untuk menghantar wakil selaku peserta dan juga pembentang ke program ini. Kertas penyelidikan yang terpilih akan diterbitkan dalam *Malaysian Journal of Sustainable Environment (MySe)*. Penyertaan tidak dikenakan sebarang bayaran, semua kos berkaitan adalah di bawah tanggungan I-KPKT kecuali urusan pengangkutan. Maklumat berkaitan tarikh-tarikh penting kertas kerja adalah seperti berikut:

**JEMPUTAN MENGHADIRI DAN MEMBENTANGKAN KERTAS KERJA
PENYELIDIKAN DALAM PROGRAM *PROPERTY TALK* 2019**

- i. *Abstract Submission and Slide presentation* - 25 September 2019
- ii. *Full paper Submission* - 7 Oktober 2019

4. Justeru kerjasama pihak Puan bagi menjayakan program ini amatlah dihargai. Bersama-sama ini disertakan atucara program, maklumat terperinci format abstrak dan *Full paper Submission MySe* untuk makluman dan perhatian pihak Puan. Untuk sebarang keterangan lanjut boleh menghubungi Dr Nor Aini Salleh (Pembentangan) di talian 019-380 2535/ noraini@uitm.edu.my atau Cik Nurulanis Bt Ahmad @Mohamed (Penerbitan) di talian 012-567 6359/ nurul513@uitm.edu.my . Maklumbalas penyertaan boleh dikemukakan melalui emel ikpkt14@gmail.com . Sekian, terima kasih.

“BERKHIDMAT UNTUK NEGARA”

Saya yang menjalankan amanah,



(NOR AZALINA YUSNITA ABDUL RAHMAN)

Pengarah

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