

# CAN LOW COST HOUSING IN MALAYSIA BE CONSIDERED AS AFFORDABLE HOUSING?

Noralfishah Sulaiman, David Baldry and Les Ruddock

Research Institute for the Built & Human Environment (BuHu), University of Salford,  
Salford Greater Manchester, M7 9NU

E-mail: [n.sulaiman@pgr.salford.ac.uk](mailto:n.sulaiman@pgr.salford.ac.uk), [d.baldry@salford.ac.uk](mailto:d.baldry@salford.ac.uk),  
[l.ruddock@salford.ac.uk](mailto:l.ruddock@salford.ac.uk)

**ABSTRACT:** Formal housing in Malaysia introduced and implemented a concept of Low Cost Housing (LCH) during the Fourth Malaysia Plan (1981-1985). During this period, overall goals of housing policy were to ensure that all Malaysians had access to adequate housing. To meet this objective, emphasis was given to increase the supply of Low Cost Housing (LCH) in urban areas especially to the lower income groups. LCH is the lowest cost housing provision in Malaysia developed specifically for lower income groups and may be delivered through public or private sector developers. Government has tabled a "*People's Budget*" to provide affordable housing for low-income groups and believed that LCH can be considered as 'affordable housing' based on the price, subsidized by government, achieving minimum standards of quality and allocated only to low income people with several eligibilities through the '*Open Registration System*' by Ministry of Housing and Local Government (MHLG). Social housing in the United Kingdom (UK) is considered as affordable housing, provided and managed by local authorities when it is commonly called 'council housing', as well as by housing associations and other organisations regulated by UK government. This paper will try to define affordable housing in the Malaysia context, identify the differentiation between this context and social housing context in the UK and also seek to understand the significance of providing social housing as affordable housing in the UK.

**Keywords** – *Housing, Housing Provision, Low Cost Housing, Affordable Housing, Social Housing*

## 1.0 INTRODUCTION

The Public Agency in Malaysia started the development of rural public low cost housing programmes in 1950 launched by the Housing Trust to represent Federal Government. It was the first attempt by public sector developers to develop Low Cost Housing (LCH) in Malaysia. In 1957, rural public low cost housing development actively participated with state government areas. The Housing Trust was dissolved in 1972 and its activities in all housing development programmes switched to be developed by National Housing Department (NHD). In brief, low cost housing in Malaysia had been introduced with a formal guideline in the Fourth Malaysia Plan (1981-1985). Since that period, the government has ensured every 5 years a development plan must continuously emphasise the development of low cost housing for lower income groups. This concern revolved around the question of how many LCH to be built over the respective 5 year plan duration by public and private developers in order to deliver affordable housing for all. Certainly, LCH is considered the lowest cost housing provision in Malaysia developed specifically for lower income groups. Government tabled a "*People's Budget*" to provide affordable housing for low-income groups and believed that LCH is 'affordable housing' based on the price, subsidized by government, achieving minimum standards of quality and allocated only to low income people with several eligibilities through the '*Open Registration System*' operated by the Ministry of Housing and Local Government (MHLG). Unfortunately, there is no precise meaning of affordable housing in

Malaysia. In the United Kingdom the term affordable housing is central to the debate but it is more concerned about housing allocated with certain subsidy and special mechanisms by government. So, as part of the early stage of research this paper is trying to discuss and identify the position of LCH in Malaysia from the broader perspective of housing studies by comparing with affordable housing concept in the UK.

## 2.0 DEFINING LOW COST HOUSING

As adopted by 171 countries, Paragraph 60 of the Habitat Agenda (1996) defined 'house' from the perspective of the users. It combined the word 'shelter' with the word 'adequate' to become 'adequate shelter'. *Adequate shelter* means:

*'more than a roof over one's head. It also means adequate privacy; adequate space; physical accessibility; adequate security; security of tenure; structural stability and durability; adequate lighting; heating and ventilation; adequate basic infrastructure; such as water supply; sanitation and waste management facilities; suitable environmental quality and health related factors; and adequate and accessible location with regard to work and basic facilities: all of which should be available at an affordable cost. Adequacy should be determined together with the people concerned, bearing in mind the prospect for gradual development. Adequacy often varies from country to country, since it depends on specific cultural, social, environmental and economic factors. Gender-specific and age-specific factors, such as the exposure of children and women to toxic substances, should be considered in this context'*

Specifically, in Malaysia, the explanation of word 'housing' is integrated with the word 'accommodation'. The argument about the word 'Housing', went through the Houses of Parliament in October 2001 and received the Royal Assent on January 2002 under the Housing Developers (Control and Licensing)(Amendment) Bill 2001. This act has added the word 'accommodation' to the housing definition to be more specific for homebuyers and takes into account all the building, tenement or messuage. "*Housing Accommodation*" is interpreted under Part 1, Section 3, Housing Development (Control and Licensing) Act, (Act 118) 1966 (2003) and "*includes any building, tenement or messuage which is wholly or principally constructed, adapted or intended for human habitation or partly for human habitation and partly for business premises but does not include an accommodation erected on any land designated for or approved for commercial development*". This definition is acceptable to be used as the recent legal term for the word 'Housing' in Malaysia including LCH unit and it is also concerned about house buyer's protection. In line with this definition, Agus (1997), revealed in the Fourth Malaysia Plan (1981-1985) that Malaysia government specifically defined LCH as a housing unit which is incorporating the following characteristics;

1. Selling price: not exceeding RM25,000 (€5,133) per unit;
2. Target groups: households with a monthly income does not exceeding RM750 (€154);
3. House type: flats, single storey terrace or detached houses;
4. Minimum design: standard built up area of 550-600 square feet, two bedrooms, a living room, a kitchen a bathroom-cum-toilet.

In 1998, government noted that the above price was not relevant anymore due to the current situation of housing production in Malaysia. This caused by, high cost of land supply; high infrastructure and development costs in the central and business development areas; the urgency from private developers as well as poor quality of LCH. Consequently, in June 1998, the new guideline and price of LCH has been approved by Parliament and applied to the development of LCH till the present. Government believed LCH is synonyms with affordable housing unit to the lower income groups in Malaysia. Government has raised the limited of the price of low cost houses from RM25,000 (€ 5,133) to RM42,000 (€ 8,264) depending on the location and type of house. This was implemented as an incentive to housing developers to participate more actively in providing low cost houses for the public. Price for low cost houses in selected locations is still remains at RM25,000 (€5,133). This is because the targeted lower income group with RM 750 (€154) and RM 1,000 (€205.33) income per month for this area is great in number.

Table 1: Proposed New Pricing Schedule for Low Cost Houses Based on Location, Target Group and Types of Houses (Peninsular Malaysia)

Cost per Unit (RM)	Cost per Unit (€)	Location/area * (cost of land per m <sup>2</sup> )	Monthly Income of Target Group (RM/€)	Type of Houses **
42,000	8,624	<b>Area A</b> City and largest towns (RM 45/€9.24 and above)	RM1,200 – 1,500 €246.40-308.00	Flat, 5 storey or more
35,000	7,186	<b>Area B</b> Larger towns and urban periphery (RM 15/€3.08-RM44/€9.03)	1,000 – 1,350 €205.33-277.20	Flat, 5 storey
30,000	6,160	<b>Area C</b> Small towns and urban periphery (RM10/€2.05-RM14/€2.87)	850 – 1,200 €174.53-246.40	Terrace and cluster
25,000	5,133	<b>Area D</b> Rural areas (Less than RM10/€3.08)	750-1,000 €154.00-205.33	Terrace and cluster

(Source: Guideline for The New Price of Low Cost Housing,2002). \* 1 € is equal to RM4.87

\* Location/area is determined based on the current value of the land for residential purposes.

\*\* Proposed type of houses on a cost effective consideration. This however, does not prohibit the building of different types of houses but the selling prices are subject to location/area and prices as recommended.

Based on the **Table 1** above, the price of LCH units is subject to the price category, cost per unit, location area, monthly income of target group and type of LCH to be built. Moreover, government also provides subsidies in the form of setting a ceiling price, special discounts for Bumiputeras, specifying the type of materials used in construction and design specifications, regulating financing costs of loan providers and closely monitoring the private housing market and when necessary, introducing measures to curb speculation and control property prices through direct intervention (Choo, 1997). This position has been supported by Einsiedel and Abdullah (1997) who mentioned that LCH projects have to be heavily subsidised by government to make them affordable to the poor. As a special housing category, LCH has a standard known as National Housing Standard for Single and Double Storey Low Cost Housing (1998) (CIS:1) and Housing Standard for Low Cost Housing Flat (CIS:2) prepared by Construction Industry Development Board (CIDB) as Standards Writing Organisation (WTO) agency. This standard then also receives approval from the Standards and Industrial Research Institute, Malaysia (SIRIM). Conclusively, LCH in Malaysia can be defined as;

*“Housing units which is allocated specifically to the lower income groups from the price ranging between RM25,000 (€ 5,133) to RM42,000 (€ 8,264) subjected to the location areas; monthly income target group; type of LCH to be built and achieve the national housing standard for low cost housing in Malaysia ”*

### 3.0 HISTORY AND EVOLUTION OF LOW COST HOUSING IN MALAYSIA

The development of LCH proceeded for over 50 years in Malaysia. Since the Colonial Administration and Pre Independence (1950-1954) until the Eighth Malaysia Plan (2000-2005) the issue revolves around the question of how many LCH housing units to be built over the respective 5 year plan duration in order to deliver affordable housing to the nation. **Table 2** below shows the policy attention and evolution of LCH in Malaysia.

Table 2: Policy Attention for Low Cost Housing Development in Malaysia 1950-2005

Plan Period	Policy Attention for Low Cost Housing
<i>Colonial administration and pre independence (1950-1954)</i>	Housing policy was ' <i>ad hoc in nature</i> ' under ' <i>divide and rule</i> ' policy by British Government. LCH has been developed in Malaysia since 1950 when Housing Trust was given the responsibility by British government to launch the development of rural public low cost housing (Endan, 1984). During Colonial Administration and Pre Independence Period (1950-1954) it was realized that 30,000 units of were required yearly for the country and 95 per cent should be for the low income group. Yusoff (1993) cited that only 1,058 units were planned for this group but only 311 units were completed. The reasons for the poor performance were financial constraint, lack of manpower and ineffective implementation of enactments and regulation for planning and building. There was no proper ministry to coordinate the housing activities.
<i>First and Second Malaya Plan (1956-1965)</i>	Housing policy was very ' <i>general in nature</i> ', i.e. "...to assist in large measure in the provision of housing and to provide more adequately for rural and urban utilities" A total of 8,938 low cost houses out of 425,876 housing units was completed during this period (Yusoff, 1993). Low cost housing was given a lower priority than public employee housing. Private sector did not supply LCH in this period. Ministry of Housing and Local Government (MHLG) was set up in 1964 and facilitated better functioning of the Housing Trust.
<i>First Malaysia Plan (1964-1970)</i>	LCH is one of the major efforts of the government to promote the welfare of the lower income groups (Endan, 1984). Government, for the first time, was coaxing the private sector to complement the public sector in its effort to provide low LCH. Government mentioned that it will give encouragement and assistance to private developers to provide LCH (Yusoff, 1993). Government's intervention in the housing market in this period was also started to focus on low-cost housing to meet the needs of the poor especially the Malays which are considered as <i>Bumiputera (indigenous people of Malaysia)</i> (Rehda,2002). Government stipulated several eligibility requirements for its low cost houses. The applicant must be a Malaysian citizen; 21 years old or older; have stayed for a certain minimum number of years where the houses are to be built. The applicant family income must do not exceeded M\$300(€62) permonth (Endan, 1984 and Yusoff, 1993). Housing Trust has delivered 21,700 units of LCH out of 30,000 targeted units.
<i>Second Malaysia Plan (1971-1975)</i>	Housing Trust was dissolved in 1972 and replaced by National Housing Department in delivering LCH (Endan, 1984). ' <i>Core Housing</i> ' concept has been introduced to provide very basic shelter for lower income families and allowing them to expand and improve their housing as their economic condition improve (Yusoff,1993). Government introduced a quota system in housing development which is at least 30 per cent of houses to be built were allocated to <i>Bumiputeras</i> (Agus, 1997). The effect of May 13 <sup>th</sup> incident, the reduced role of the Housing Trust, the lack of labour and the inflation/stagflation caused by the world economic disorder during this period rendered the states incapable of meeting target of 26,241 units of LCH set for this period ( Endan, 1984). At the end of 1975 only 13,244 units or 50.5 per cent of the target were completed. The target groups for LCH were defined as households earning less that M\$500 (€102) per month in Peninsular Malaysia.
<i>Third Malaysia Plan (1976-1980)</i>	The aim of the housing policy during this plan was specifically to ensure that all Malaysians, in particular the lower income groups, have access to adequate housing. The thrust of the efforts of public housing programmes was to bring housing within then financial means of the poor (Yusoff, 1993). Public sector developers developed 26,250 units of low cost housing, but there is no precise information mentioned about the LCH unit delivered by private developers. Private developers were expected to cater to the middle and higher income groups, but were encouraged to build LCH houses either on their own or through joint ventures with public housing agencies. Government launched a financing scheme through Malaysia Building Society Bhd (MBSB) for houses costing below M\$20,000 (€4106) as LCH units. Housing Developers Association (HDA) established a housing company, HDA Perumahan Berhad, with the sole objective of building private LCH.

Plan Period	Policy Attention for Low Cost Housing
<i>Fourth Malaysia Plan (1981-1985)</i>	Government required private developers to ensure that 30-50 per cent of the units in all proposed housing projects be LCH houses priced at M\$25,000 (€133). LCH units under this scheme were started to be rented for a minimum period 10 years, with option to purchase at the end of the period. However, private sector has often been stigmatised as a body which perpetuated only the interest of the middle and upper classes, and its own profit maximisation motives in its endeavours (Agus,1997). Government implemented concept of low cost housing incorporating the following characteristics 1.) Selling price: not exceeding RM25,000 (€133) per unit; 2.) Target groups: households with a monthly income not exceeding RM750(€154); 3.) House type: flats, single storey terrace or detached houses, and; 4.) Minimum design: standard built up area of 550-600 square feet, two bedrooms, a living room, a kitchen a bathroom-cum-toilet (Agus,1997). However, overall responsibility for the low cost housing programme is vested with the Ministry of Housing and Local Government (MHLG) (Monerasinghe,1985). The actual performance of LCH delivered by public and private sector developers were 72,302 and 22,794 units respectively.
<i>Fifth Malaysia Plan (1986-1990)</i>	Housing programmes began to be implemented along the concept of human settlement The provision of social facilities such as schools, clinics and community halls was emphasised alongside the provision of housing. The implementation of this development concept was accepted gradually by public sector and later continued by private sector developers (Agus,1997). Housing schemes delivered by public and private sector developers included public low cost housing scheme. The actual completed LCH units delivered by public and private sector developers were 26,172 and 88,877 respectively.
<i>Sixth Malaysia Plan (1990-1995)</i>	One of the strategies is to build sufficient number of low and low medium cost houses where the housing shortage is acute. Strategies have been formulated to enable accessibility of the low income groups to housing in the country. Government emphasised subsidised housing for the very poor, low interest housing loans, element of cross subsidies in mixed developments and intensifying research and development activities (Housing Statistics Bulletin, 1995). LCH schemes delivered by public sectors during this period included Public Low Cost Housing (PLCH). Private sector has delivered Special Low Cost Housing Programme (SLCHP). 573,000 housing units have been planned to be delivered by both the public and private sectors with greater emphasis placed on the construction of low cost units. 60 per cent of the total housing targets constitute low cost units which includes 40,000 LCH units from public sector and 215,700 by private sector developers. However, the actual completed LCH units delivered by public and private developers during this period were 15,376 and 212,003 respectively (National Housing Department, 2001).
<i>Seventh Malaysia Plan (1996-2000)</i>	The public sector, targeted to build 60,000 units for LCH, completed 60,999 units or 107.1 per cent of the target. Private sector developers been targeted to deliver 140,000 but they only completed 129,598 units or 92.6 per cent of LCH (Eighth Malaysia Plan, 2001). Government launched several strategies to accelerate the implementation of housing programmes such as Low Cost Housing Revolving Fund (LCHRF) to the private sector, the establishment of Syarikat Perumahan Negara Malaysia Berhad - <i>Malaysia National Housing Company Limited</i> (SPNB) in 1997 and the introduction of a new pricing scheme for Low Cost Housing units. SPNB is given the responsibility of coordinating and implementing all low-cost housing funds on behalf the public sector. At the same time, SPNB was also responsible to address the problem of abandoned housing projects. Government has introduced the new price of low cost houses ranging from RM25,000 (€133) to RM42,000 (€624) depending on the location and type of houses in year 1998 (Guideline for The New Price of Low Cost Housing, 2002).
<i>Eighth Malaysia Plan (2001-2005)</i>	At the end of the review period in year 2003, it showed about 53,749 units out of 192,000 targeted LCH units were completed by public sector developers. Private sector developers developed 54,727 units of LCH out of 40,000 targeted units. The achievement by public sector was lower than the target mainly due to the delay in possession of site as a result of difficulties in identifying suitable sites and the resettlement of squatters (Mid Term Review of the Eighth Malaysia Plan 2001-2005, 2004). The main legislation governing housing industry, the Housing Developers (Control and Licensing) Act, 1966, was amended in 2002 to provide for better protection of both house buyers and developers as well as to ensure proper and healthy development of the housing industry. This act was renamed the Housing Development (Control and Licensing) Act, 1966. In addition, the amendment gave emphasis to quality control, timely completion of housing projects and provided for the establishment of the Tribunal for Homebuyer Claims (Mid Term Review of Eighth Malaysia Plan 2001-2005).

**Table 3** below shows the LCH units delivered by public sector developers and private sector developers in Malaysia between 1950-2003. In general, this table summarises at the initial stage of national development on behalf of Malaysian government responsible for delivering LCH units. During the Colonial Administration and Pre Independence (1950-1954) era the performance of Housing Trust was very poor. Of total 1,058 only 311 units of LCH had been developed. The reason was that planning

and building in the Federation is still governed by a variety of different enactments and regulation, there were lack of proper ministry coordinated housing activities, lack of local professionals in housing development and financial constraints (Rabieyah, 1978; Endan; 1984; Yusoff,1993). Only 8,938 units of LCH were developed in the First and Second Malaya Plan (1956-1965). It can be said that during this period government still gave a lower priority to LCH compared to employee housing units. Of total of 32,174 units of public housing, only 8,938 units have been allocated for low income groups.

Table 3: Number of Low Cost Houses Constructed in Malaysia, 1950-2005

Period	Public Sector Units			Private Sector		
	Units Planned	Units Built	%	Units Planned	Units Built	%
<i>Colonial administration and pre-independence(1950-1954)</i>	1,058	311	29%	-	-	-
<i>First and Second Malaya Plan (1956-1965)</i>	n.a	8,938	n.a	-	-	-
<i>First Malaysia Plan (1964-1970)</i>	30,000	21,790	73%	-	-	-
<i>Second Malaysia Plan (1971-1975)</i>	26,241	13,244	50%	-	-	-
<i>Third Malaysia Plan (1976-1980)</i>	62,200	26,250	42%	-	-	-
<i>Fourth Malaysia Plan (1981-1985)</i>	176,500	72,302	41%	90,000	22,794	25%
<i>Fifth Malaysia Plan (1986-1990)</i>	45,800	26,172	57%	370,400	88,877	24%
<i>Sixth Malaysia Plan (1990-1995)</i>	126,800	46,497	36%	217,000	214,889	99%
<i>Seventh Malaysia Plan (1996-2000)</i>	64,000	62,812	98%	137,000	127,514	93%
<i>Eighth Malaysia Plan (2001-2005) until year 2003 review</i>	912,000	53,749	6%	40,000	54,727	136%

Under the First Malaysia Plan (1964-1970), 73 per cent or 21,790 units of the total 30,000 units LCH had been delivered. Government specifically mentioned that “*Low cost housing is one of the major efforts of the government to promote the welfare of the lower income group*” (Government of Malaysia, 1965). Government also stated several eligibility requirements for low income houses. Besides, government also started to invite private sector to complement the activities of government in providing LCH. In the Second Malaysia Plan (1971-1975), 13,244 units of LCH have been built. However, it was only 50 per cent of the total targeted units. The country had just recovered from the aftermath of the May 13<sup>th</sup>, 1969 incident and the plan was drawn up within the context of the New Economic Policy (NEP) in which strategies were initiated to foster national unity and nation building through eradication of poverty, employment opportunity irrespective of race, and to eliminate identification of race with economic function (New Economic Policy, 2004). This riot took place because of poverty issues, irrespective of race and the differences of race with economic function and geographical location (Second Malaysia Plan, 1971-1975). The effect of May 13<sup>th</sup> incident, the reduced role of the Housing Trust, the lack of labour and the inflation caused by the world economic disorder during this period, rendered the states incapable of meeting the target of LCH units (Endan, 1984). Private developers still concentrated on the construction of houses for the middle and higher income groups in urban areas at that time. Consequently, in 1972, Housing Trust was dissolved and replaced by National Housing Department (NHD) to coordinate and monitor the whole spectrum of public and private housing development in Malaysia.

Government analysed some of the factors which contributed to poor housing performance in the Second Malaysia Plan (1971-1975) and '*implementation capacity*' was the core of the problem (Government of Malaysia, 1976). As a result, the aim of Third Malaysia Plan (1976-1980) was to "...ensure that all Malaysians, in particular the lower income groups, have access to adequate housing". However, disappointingly, only 42 per cent of LCH housing units had been delivered due to depressed world economic condition, less effective NHD, reshuffled housing ministry and lack of housing professionals (Endan, 1984). Private sector still focused on catering for the middle and higher income groups to the nation, but government had given the encouragement to fulfill national aim on housing policy.

Fourth Malaysia Plan (1981-1985) was the beginning of the era of LCH in Malaysia. Public and private sector developers committed to delivering LCH. Government has optimized the use of land and decided to build LCH based on the condominium concept (Government of Malaysia, 1981). Government required private developers to ensure 30-50 per cent of the units in all proposed housing projects were LCH units costing RM25,000 (€133) or less (Yusoff, 1993). At the end of plan period public and private sector developers had contributed 41 per cent and 25 per cent of LCH units respectively. In the Fifth Malaysia Plan (1986-1990), 416,200 units of LCH had been targeted to be constructed. Of this total, almost 90 per cent is expected to be catered by private sector developers. However, private sector was only capable of delivering 24 per cent of 370,400 total units.

During the Sixth Malaysia Plan (1990-1995), 343,800 units of LCH have been built across the country. Remarkably, private sector has done very well in completing their target of LCH to the nation. 99 per cent or 214,889 out of 217,000 unit were developed by private sector developers. Of this, the private sector completed 131,325 units under the Special Low Cost Housing Programme (SLCHP) and 80,678 units under the ordinary housing programme. However, public sector developers only achieved 36 per cent of targeted units. The low achievement of public sector housing developers was mainly due to unsuitable projects sites as a result of completing demand for more suitable land for other uses and high infrastructure and construction costs. These factors contributed to the increase in the cost of the houses exceeding the fixed price of RM25,000 (€133). As the loan to State Government to implement LCH was based on fixed RM25,000 (€133) per unit, government had subsidized the difference between the actual cost and the selling price and were thus discouraged from implementing the programme (Seventh Malaysia Plan, 1996).

In the Seventh Malaysia Plan (1996-2000), both developers have succeeded in delivering LCH units. Public sector developers delivered 98 per cent LCH units and private sector developers built 93 per cent of LCH. There were several factors which contributed to the excellent achievement of LCH target during this period which included the implementation of Low Cost Housing Revolving Fund (LCHRF) to the private sector, the establishment of Syarikat Perumahan Negara Malaysia Berhad – *Malaysia National Housing Company Limited* (SPNB) in 1997 and the introduction of a new pricing scheme for Low Cost Housing in 1998. Under the four-tier pricing scheme, government has introduced the price of low cost houses ranging from RM25,000 (€133) to RM42,000 (€624) depending on the location and type of houses in year 1998 (Guideline for The New Price of Low Cost Housing, 2002). This

was implemented as an incentive to housing developers to participate more actively in providing low cost houses for the public.

Mid Term Review of the Eighth Malaysia Plan 2001-2005 (2004) reviewed the achievement of Eighth Malaysia Plan in year 2003. At the end of the review period in year 2003, it showed about 192,040 units of LCH would be completed by both developers. However, until the review period, public sector developers already constructed 28 per cent of 192,000 targeted LCH units. Fortunately, private sector developers already exceeded their target which is 136.8 per cent of LCH units delivered in the middle of the plan period. The achievement by the public sector was lower than the target mainly due to the delay in possession of sites as a result of difficulties in identifying suitable sites and the resettlement of squatters (Mid Term Review of the Eighth Malaysia Plan 2001-2005, 2004).

#### **4.0 DEFINING AFFORDABLE HOUSING**

Over the past decades, the issues of affordable housing have attracted the interest of many researchers. Discussion on providing affordable housing is an endless activity, but to define affordable housing presents a challenge to those in housing research. In order to understand the concept of affordable housing, the meaning and characteristics of affordable housing should be defined first. As evidenced in the literature, the growing interest of many theorists has turned towards the features of affordable housing. The word '*afford*' means '*have sufficient money, time, or means for*' or '*be able to do something without risk of adverse consequences*' (Concise Oxford Dictionary, 2004). In the last few years the term affordable housing has taken on a broader definition to include the need for assistance to lower income employed households (Berry et.al, 2004). The simplest meaning of affordable could be the money that would be paid by house buyers to obtain or build a house in any particular time, without any risk or consequences. Universal Declaration of Human Rights in 1948 declared that "*Everyone has the right to a standard of living adequate for health and well being of himself [or herself] and his [or her] family, including food, clothing, housing and medical care and necessary social services*" (UN-HABITAT, 2002). Furthermore, in 1996, world leaders reaffirmed the right to this *adequate housing* when adopting the Habitat Agenda at the Second United Nations Conference on Human Settlements. These instruments and declarations have shaped a global social contract designed to ensure access to a secure home for all people in all countries (UN-HABITAT, 2002). Affordability is one of the integral components of human rights and one of the essential elements of adequate housing. General Comment No.4 (paragraph 8.c) articulates the requirements that "*personal or household financial costs associated with housing should be at such a level that the attainment and satisfaction of other basic needs are not threatened or compromised...States Parties should establish housing subsidies for those unable to obtain affordable housing, as well as forms and level of housing*".

In the context of the United Kingdom, according to Berry *et.al* (2004), the rhetoric of UK housing policy was best defined in the government's statement in their White Paper, Fair Deal for housing in 1971. That policy aimed to achieve "*a decent home for every family at a price within their means*". This has been modified a number of times, for instance, in the Housing Policy Review and in the Housing Green Paper,



Quality and Choice: A Decent Home for All (DETR, 2000). Social housing organisations generally provide homes for those households which find it difficult to obtain a home of an appropriate size or quantity in the private housing market. In the Housing Green Paper (DETR, 2000) Department of Environment, Transport and Regions (DETR) has brought the definition of affordable housing as follows;

*“affordable housing can be classified as social housing at typically low, sub market rents and can also include other forms of sub market housing such as intermediate rent (above social rent, but below market rent) and low cost home ownership such as shared ownership”*

The Housing Green Paper (DETR, 2000) also stated that:

*“Policies for affordable housing must cater for a range of needs; for people whose incomes are well below the levels required for sustainable homeownership and who are likely to need to rent their homes on a long term basis, for people who aspire to home ownership but can only afford properties in lower prices range; and for people with special needs who may require both subsidized accommodation and appropriate support in order to live in it successfully...”*

DETR (DETR, 2000) stated that there are two mechanisms for delivering affordable housing which includes;

- 1.) *Provision of subsidy through the provision of Social Housing Grant to support the development by housing associations/registered social landlord of letting at sub market rent or for sale on shared or low cost ownership schemes and;*
- 2.) *The use by planning authorities of powers to require an element of affordable housing to be provided under the section 106 arrangement specified in Planning Policy Guidance (PPG) 3 and DETR Circular 6/98*

In Malaysia, there is no precise meaning of ‘*affordable housing*’. However, various planned actions have been taken to promote the development of affordable housing in Malaysia. In the current Eighth National Plan (2001-2005), the policy thrusts in this period are to provide adequate, affordable and quality houses for all income groups with emphasis on the development of low and low medium cost income. On the other hand, over 50 years after independence, affordable housing issues still arise especially for low income groups. For this reason the Malaysian government still is trying to ‘*take steps by all appropriate means*’ to ensure the full and progressive realisation of each development plan. Some researchers have given definition regarding affordable housing in Malaysia. Goh (1992), defined affordable housing as houses or housing units, which are within the capability of people in the various income groups to pay for houses intended for them. In Malaysia, although the question of housing affordability affects all income groups, the situation are clearly more critical for the poor and lower-middle income groups, that is those earning less than RM1,500.00 per month. The lower households income means the lower affordability to get a house because of the lower percentage in affordability. Housing is deemed affordable if the amount paid for house rental or mortgage repayment per month is less than 30 per

cent of gross household income (Lik Meng, 2002). Chiang Kok (1991) revealed the fact that the cost of houses and hence their affordability is not just a matter to be decided by developers, not for the government, but rather it involves all parties, irrespective of whether they are from the public or private sector. Kribanandan (1994) summarised his definition mentioning that affordable housing for the low income groups must be viewed as an integral part of and integrated housing and community development. Several factors should be taken into account before providing the affordable house to the house buyers as following;

1. Government's roles as the facilitator
2. Building design and construction method
3. Appropriate materials
4. Statement lay out and infrastructure
5. Delivery systems and financing
6. Replaceability of individual components of the structure
7. Long term maintenance requirements
8. Physical environment and comfort levels
9. Health, safety and security
10. Income generating activities
11. Culture, value system and socio politico elements

In order to achieve a certain standard of affordable housing, Macleannan and Williams (1990) believed that "*Affordability is concerned with securing some given standard of housing (or different standards) at a price or a rent which does not impose, in the eyes of third parties (usually government) an unreasonable burden on household incomes*". Bramley (1990) added "*...that households should be able to occupy housing that meets well-established (social sector) norms of adequacy (given households types and size) at a net rent which leaves them enough income to live on without falling below some poverty standard*". Needleman (1965) determined housing needs to the house buyers as; '*... the extent to which the quantity and quality of existing accommodation falls short of that required to provide each household or person in the population, irrespective of ability to pay or particular preferences, with accommodation of a specified minimum standard*'. These aforementioned definitions are subject to any types of housing unit. Eddie (2001) also stressed that the definition of affordability inevitably involves the cost of housing, quality of housing, household income and non-housing necessities after meeting the housing expenditure. Pugh (2001) cited that affordability accordingly meant that standards of utility and infrastructure had to relate to low income household realities where some 65 to 85 per cent of spending was allocated to food and substance. Undoubtedly, it shows that there is a need for a certain level of standard based on any price of housing units to be satisfied by potential affordable house buyers. In regards to house buyer's protection, the aims of standardization is also to protect consumer interests through adequate and consistent of goods and services including (Atkinson, 1986).

## 5.0 DEFINING SOCIAL HOUSING

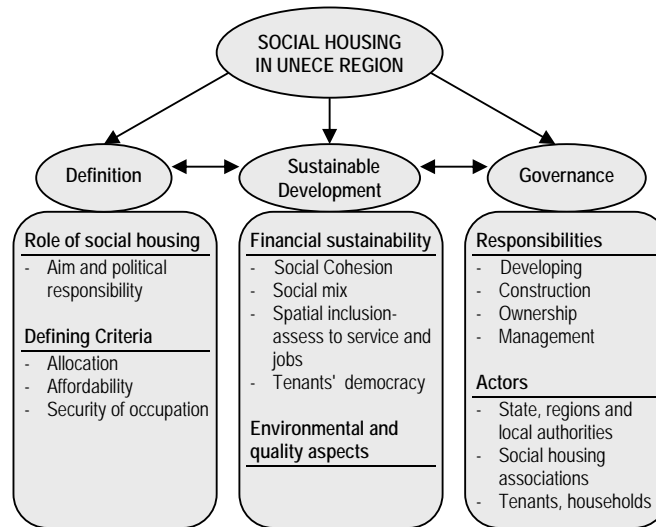
According to the definition of affordable housing, social housing in the UK is also considered as affordable housing. Social housing is at typically low, sub market rents and can also include other forms of sub market housing such as intermediate rent (above social rent, but below market rent) (DETR,2000). In order to discuss social housing further in the United Kingdom, it is important to know the definition of social housing from the holistic view. In the UK, social housing is the most affordable housing unit delivered to the people who can only afford properties in the lower price range. Usually, social housing is referred as;

1. Housing provided by housing authorities or housing association, housing without profit, housing for people with special needs (Harriott and Matthews, 2004);
2. Public rental housing, housing with specific allocation procedures, housing developed for vulnerable people (UNECE,2003);
3. Housing at below market price (Whitehead, 2002) ;
4. Affordable housing units (Berry et.al, 2004) ;
5. Housing where access is controlled by existence of allocation rules (CECODHAS, 1998 in UNECE 2003).
6. Housing with a wide range of households, including skilled and semi skilled working households as well as households in priority need- e.g. those accepted as homeless and having one or more further characteristics such as dependent children, expectant mother, elderly or otherwise vulnerable (Monk, 2004).

Some people do believe these criteria are too narrow but some are not (UNECE, 2003). Some countries have their own terminology for social housing provision and some countries do not have the concept of social housing at all. Some countries have the social housing units and some countries only have affordable housing units. Some countries have both types of housing scheme but the means of their implementation are different. Truly, the concept of social housing is difficult to define accurately, particularly as its contents vary to some extent from one country to another (Lujanen, 2003). Admittedly, the usual understanding of social housing does not hold in all countries, especially in Asian countries, but some of these countries do believe that the elements of social housing already existed with the different name, context, strategies, governance and procedural of implementation. Should the LCH provision in Malaysia be regarded as social housing? Should the LCH provision in Malaysia be regarded or not be regarded as affordable housing? What is the dividing line between affordable and social housing? What are the criteria of social housing and affordable housing? Hence, this paper will also try to find out the position of LCH in Malaysia and look at the similarities and differences for social housing schemes as one of the most affordable housing units in the United Kingdom.

First of all, it would be beneficial if we can identify the definition criteria and the way social housing provision is delivered from the broader context of housing studies. In 2003, over a hundred participants from United Nations Economic Commission for Europe (UNECE) and the European Liaison Committee for Social Housing (CECODHAS) held a two day workshop on social housing to hammer out a common

definition of social housing, roles and responsibilities. Unfortunately, until now there had been no common understanding of social housing in Europe (UNECE, 2003). Through this workshop some common understandings and conclusions had been sketched out to be added to the existing framework of social housing in UNECE region as in the *Figure 1* below.



(Source: Workshop on Social Housing, UNECE, 2003)

Figure 1: Framework of social housing provision in UNECE region

Initially, CECODHAS in 1998 came out with the definition of social housing to the European Commission, which commonly recognised and referred to a definition of social housing as “*Social housing is housing where the access is controlled by the existence of allocation rules favouring households that have difficulties in finding accommodation in the market*” (UNECE,2003). However, they believed that this definition is very general, leaves out the aspect of tenure and refers to target groups only in general terms. Therefore, it does not constitute a sufficient basis for international comparison. Some other criteria have also been taken into account by UNECE (2003) in order to define social housing comprehensively as in the *Figure 2*.

CRITERIA TO DEFINE SOCIAL HOUSING
<ul style="list-style-type: none"> <li>• Housing where access is controlled by the allocation rules (definition of target groups and allocation procedure and criteria set by the state or the regional or local authorities: income, ceiling price, priorities)</li> <li>• There is an affordability criterion (low price or low rent giving low income groups access to social housing)</li> <li>• Security tenure (secure and long term lease in rental sector and securitization in social housing)</li> <li>• Consists of tenure structure reflected social housing includes social rental housing, cooperative housing, privately owned housing resulting from the privatisation of the public stock in countries in transition (poor owners), privately owned housing-constructed with substantial public support for private ownership or mixed tenure.</li> <li>• Consists of following vulnerable groups (Single parents, particularly female-headed single households; the unemployed, especially the long term unemployed; pensioners and the elderly (particularly lone elderly); big or young families with dependent children; disabled people; Migrants, refugees, asylum seekers; ethnic minorities; and other displaced people.</li> </ul>

(Source: Adapted from UNECE Workshop on Social Housing, 2003)

Figure 2: Characteristic of social housing

In *Figure 1* and *Figure 2*, social housing identifies the need to fulfil the sustainable development perspective which is financial sustainability, social cohesion, and environmental and quality aspects of housing and a structure of social housing governance which in particular involves the relation among its four main groups of actors: public authorities, social housing providers, households and the private sector. The clear division of responsibilities among actors including the financing, development, ownership and management of social housing need to be structured in a proper way (UNECE,2003). In addition, Scheinichen (2003) has cited that “...however, many countries in the Economic Commission for Europe (ECE), region have been implementing various social housing schemes. We need to learn from each others innovations, by systematically evaluating and disseminating information, and what has worked and what has not....to strenghten the institutional framework and its accountabiliy for social housing provision, it is so important to clarify the concept of social housing and the role of actors involved in it”. Finally, this workshop has generalised several conclusions to the social housing context within ECE region as in **Table 4** below. In terms of social housing framework, **Table 4** gives more appropriate context on delivering social housing in the UK within the ECE countries as well. The conclusions are structured around four major themes; i.) *the role and definition of social housing*; ii.) *social housing design and urban form*; iii.) *governance of social housing* and iv.) *financing of social housing*. The conclusions in this table would be a tool to strengthen the institutional framework and accountability for social housing provision in the UK as well as other ECE countries.

**Table 4 : Four Major Themes for Social Housing in ECE Region**

Role and Definition of Social Housing	Social Housing Design and Urban Form	Governance of Social Housing	Financing of Social Housing
<ul style="list-style-type: none"> <li>• Social housing is understood in different ways within different tenure categories</li> <li>• It is subjected to a range of social circumstances and specific historical and economics contexts:               <ul style="list-style-type: none"> <li>b.) Social rented sector (state, municipalities, non-profit housing associations, etc) mostly highly subsidized and in many cases reserved to certain income groups;</li> <li>c.) Private rental sector, mostly profit-oriented but in some cases regulated by State laws;</li> <li>d.) Owner occupied sector (privately financed or indirectly publicly subsidised), in mixed forms of tenure (shared ownership, cooperatives etc, with or without public involvement)</li> </ul> </li> <li>• Not confined to the rented sector.</li> <li>• Needs to be guided by certain criteria include allocation and access, involving the definition of target groups and establishing allocation procedures.</li> <li>• Affordability criteria and security of tenure need to be taken into account as well as aspect of social inclusion.</li> <li>• Facilitating social inclusion and promoting economic development</li> <li>• Conceived to provide mainly low cost housing for low income groups, often resulted in the construction of low standard and low quality multi storey apartment housing.</li> <li>• Contribute to the creation of an inclusive and integrated society by creating an environment that assists specific target groups in improving their opportunities in life.</li> </ul>	<ul style="list-style-type: none"> <li>• Needs adequate spatial planning and architectural design to contribute greatly to the sustainability of social housing.</li> <li>• Should be developed within the framework of a city’s overall urban planning strategy.</li> <li>• Necessary to have continuity in the urban fabric by having continuity between new urban developments and the existing city.</li> <li>• The goal is to prevent urban development from becoming too diffuse, mix uses should be ensured.</li> <li>• New housing construction should aim at spatial inclusion of a compulsory proportion of social housing as a way to foster diversity and social cohesion as well as assuring access to housing to medium and low income families.</li> <li>• Having the concept of a compact city would provide a better basis for social sustainability and create more self contained urban communities.</li> </ul>	<ul style="list-style-type: none"> <li>• Sound and efficient institutional structure which allows for the effective functioning of all governmental institutions as well as for their cooperation and coordination with others.</li> <li>• Needs a detailed definition of roles between different levels of government, as well as developers, owners, managers and investors according to existing arrangements in the different national, region and local settings.</li> <li>• Also important to clarify the roles, which must reflect the most effective allocation responsibilities and risks.</li> <li>• Central government has an important role to set up or improve national policy frameworks as well as related strategies and action plans for social housing. Central government should encourage and support municipalities and local authorities to formulate, coordinate, and implement local policies, strategies, action plans and programmes in conjunction with the national strategy.</li> <li>• Local governments to lead in assessing the local situation, developing integrated local policies and strategies, establishing appropriate instruments and finally mobilizing local partners and coordinating social housing programmes.</li> <li>• The involvement of all stakeholders in the development and implementation of social housing to ensure the policies effectiveness and the optimal use of public and private funds. The main challenge is to balance the interests of all actors.</li> <li>• The involvement of target groups in social housing projects is effective. It contributes to the better recognition and satisfaction of ultimate users.</li> <li>• Each household should be given opportunities to express its concerns, requirements and priorities.</li> </ul>	<ul style="list-style-type: none"> <li>• Providing support to the most needy is in place, for example supply-side subsidies ( given in the form of general subsidies, its primary aim being to increase the supply of housing) or needs-based subsidies (the aim is to provide the opportunity to live in a better dwelling for low or middle income groups).</li> <li>• States need to complement their limited resources with alternative sources of financing and strike a balance between public and private financing for the delivery of social housing.</li> <li>• Long term housing finance policies have to taken into consideration for the new social housing but also the resources required to maintain the existing housing stock.</li> <li>• Adequate financial and institutional arrangements have to be put in place.</li> <li>• Policy makers have to strike balance between supply and demand side subsidies.</li> </ul>

(Source: Adapted from the Report of the Workshop on Social Housing, UNECE 2003)

## 6.0 AFFORDABLE HOUSING IN MALAYSIA AND UNITED KINGDOM

In the context of Malaysia, LCH is the housing scheme which created most attention to the lower income house buyers and people in need. In Malaysia, Housing Development (Control and Licensing) Act (Act 118) 1966, under Part VI, Section 16A refers a 'homebuyer' as 'a purchaser and includes a person who has subsequently purchased a housing accommodation from the first purchaser of the housing accommodation'. Second interpretation, homebuyer also can be called as a purchaser. Under Part I Preliminary Housing Development (Control and Licensing) Act (Act 118) 1966, the word 'purchaser' means 'any person who purchases housing accommodation or who has any dealing with a licensed developer in respect of the acquisition of housing accommodation'. In order to deliver affordable housing to the right purchaser, government needs to allocate LCH to the individuals and households according to their eligibility. According to Burke and Hulse (2003), a primary step for housing agencies is to define the pool of households who can potentially access housing. All agencies have statements of eligibility which consist of income, assets, residency and minimum age. The issue of allocating low cost houses to the target groups is central to the housing provision system in Malaysia. In the Seventh Malaysia Plan government has adopted an open registration system to register eligible buyers in the low and low medium categories. The Guidelines for Eligible House Buyers for Low Cost Housing in Open Registration System (National Housing Department, 2001) has been documented to increase the efficiency for selecting potential house buyers for low cost housing from public and private sector developers. **Table 5** below shows differences and similarities in the criteria of most affordable housing in Malaysia and United Kingdom.

**Table 5:** Comparison between Affordable Housing in Malaysia and United Kingdom

Characteristics	Affordable Housing in Malaysia	Affordable Housing in United Kingdom
1. Development Driven	Profit is minimal. Emerged as government project as a whole and sometimes as a part of subsidized unit from private developers	Do not exist to make profit
2. Housing Provider	Public Sector Developers and Private Sector Developers	Housing Authorities and Housing Association
3. Stock of Housing	Housing development must allocate 30 per cent of project's unit for the development of LCH	Regional Housing Boards (RHBs) advise on investment priorities for housing in each region.
4. Ability to pay	Target group must have at least RM750 as minimum monthly income.	Ability to pay is not criterion.
5. Financial support for Low Income Households	Low income households may obtain Housing Loan Fund Scheme. Otherwise the target group must have at least RM750 as minimum monthly income.	Low income households may obtain housing benefit which pays some or all of the property's rental costs
6. Financial for Housing Provider	Low Cost Housing Revolving Fund (LCHRF) to private developers	Social Housing Grant is provided through Housing Corporation
7. Allocation or letting policies	Guidelines for Eligible House Buyers for Low Cost Housing in Open Registration System	The selection of house hold depends on allocating and letting policies by housing organisation
8. Housing Needs	Housing to be developed is only for general family needs. Low attention for elderly, disable people or any specialized housing needs.	Housing to be developed is either for general family needs or specialized for certain types of household
9. Standard	Housing must fulfill Housing Standard for Single and Double Storey Low Cost Housing (CIS:1) and Housing Standard for Low Cost Housing Flat (CIS:2)	Housing must meet Decent Homes Standard by the year 2010

Government has given subsidies in the form of setting a ceiling price, special discounts for Bumiputeras, specifying the type of materials used in construction and design specifications, regulating financing costs of loan providers and close monitoring of the private housing market and, when necessary, introducing measures to curb speculation and control property prices through direct intervention. However, because LCH schemes often impose great financial burdens on the governments, some of LCH projects have to be heavily subsidised to make them affordable to the poor (Einsiedel and Abdullah, 1997). As evidence of government responsibilities, the standards for LCH price, standard, allocation procedures, target income households, and volume of LCH housing units has been set up and controlled. LCH in Malaysia is also considered as affordable housing in the Malaysian context.

## **6.0 CONCLUSION**

This paper has considered widely the evolution and achievement of affordable housing in Malaysia as well as giving the broader definition of social housing in the Europe and UK specifically. It also identifies the common understanding of social housing criteria in Europe and the context of affordable housing (social housing) in the UK. Affordable housing in the UK has concerns about the criteria of providing social housing provision and is also subjected to deliver four major themes in providing social housing through UNECE countries; *i.) the role and definition of social housing; ii.) social housing design and urban form; iii.) governance of social housing and iv.) financing of social housing.* Reviewing social housing context in the ECE countries and UK also provides some understanding although the concept of social housing is difficult to define accurately, particularly as its contents vary to some extent from one country to another. Finally, some similarities appeared between the implementation of social housing in the UK and in Malaysia. In respect to the social housing criteria to be fulfilled, the provision of LCH in Malaysia meet some of these criteria but within its own framework and structure of housing policy. In order to be considered as affordable housing, in general, LCH also tries to deliver some social housing element to the nation.



## REFERENCES:

- Agus, MR (1997). Housing the Nation: A Definitive (Study Historical Perspective on Housing Development). Cagamas Berhad, Kuala Lumpur.
- Atkinson, G. (1986), A Guide Through Construction Quality Standards. John Wiley & Sons. London.
- Billand, C.J (1993). Private Sector Participation in Land Development. Guidelines for Increasing Cooperation between Local Government and Private Developers. *Habitat International*. Vol.17, No.2, pp 53-62, 1993.
- Berry, M, Whitehead, C, Williams, P and Yates, J (2004). Financing Affordable Housing: A Critical Comparative Review of the United Kingdom and Australia. Housing and Urban Research Institute. Swinburne-Monash, AHURI Research Centre. Melbourne.
- Burke and Hulse (2003). Allocating Social Housing. Australian Housing and Urban Research Institute. Swinburne-Monash, AHURI Research Centre. Melbourne.
- Bramley, G (1992). Homeownership Affordability in England. *Housing Policy*. Vol 3, Issue 3. pp 815-853.
- Construction Industry Development Board (CIDB) (1998). National Housing Standard for Single and Double Storey Low Cost Housing (1998). Kuala Lumpur.
- Economic Planning Unit (1996). Seventh Malaysia Plan (1996-2000). Percetakan Nasional. Kuala Lumpur.
- Economic Planning Unit (2001). Eighth Malaysia Plan (2001-2005). Percetakan Nasional. Kuala Lumpur.
- Economic Planning Unit (2003). Mid Term Review of the Eighth Malaysia Plan (2001-2005). Percetakan Nasional Kuala Lumpur.
- Eddie C.M. Hui (2001), Measuring Affordability In Public Housing From Economic Principles : Case Study Of Hong Kong. *Journal of Urban Planning and Development*. Vol. 127, No. 1, March, 2001.
- Einseidel, NV and Abdullah, P (1997). Housing the Nation: A Definitive Study (Productivity in Housing and International Experiences II). Cagamas Berhad, Kuala Lumpur.
- Endan, I (1984). 'Public Housing Policy in Peninsular Malaysia'. Doctor of Philosophy Thesis. Graduate College of Texas A & M University.
- Goh, Ban Lee (1992), A Critical Review of Government Policies On Affordable Housing In Malaysia.. *Conference Of Affordable Housing – New Concepts, Approaches and Challenges Towards The Year 2000*. Centre for Policy Research .Kuala Lumpur.
- Government of Malaysia (1965). First Malaysia Plan, 1966-1970. Kuala Lumpur. Government Printer.
- Government of Malaysia (1976). Third Malaysia Plan, 1976-1980. Kuala Lumpur. Government Printer.
- Government of Malaysia (1981). Fourth Malaysia Plan, 1981-1985. Kuala Lumpur. Government Printer.
- National Housing Department (2002). The Guidelines for the New Price of Low Cost Housing (2002). Ministry of Housing and Local Government. Kuala Lumpur.
- Harriot, S and Mathhews, L (2004). Introducing Social Housing. Chartered Institute of Housing. Coventry. United Kingdom.
- Housing Development (Control and Licensing) Act.(Act 118) 1966 (2003). International Law Book Services. Kuala Lumpur.
- Kribanandan, G.N (1994), Affordable Housing : Life Cycle Cost Design and Quality In Production And Delivery. *Business Forum On Affordable Quality Housing 1994*. Prime Minister Department. Kuala Lumpur.
- Lee, Lik Meng (2002), Affordable Quality Housing: In Search of Planning Solutions. School of Housing, Building and Planning, Universiti Sains Malaysia. National Workshop of Affordable Quality Housing. Kuala Lumpur.
- Lujanen (2003). 'The Role of Social Housing in Housing Policies'. *Proceeding of the Workshop on Social Housing*. May 19-20. Prague.
- MacLennan, D and Williams, R (1990). Affordable Housing in Britain and the United States. York: Joseph Rowntree Foundation.
- Monk, S (2004), The Demand for Social Housing. *European Network of Housing Research Conference*, 2-6 July 2004, Cambridge, England.
- National Housing Department (2001). The Guidelines for Eligible House Buyers for Low Cost Housing in Open Registration System. Kuala Lumpur.
- Pugh, C (2001). The Theory and Practice of Housing Sector Development for Developing Countries, 1950-99. *Housing Studies*. Vol.16, No.4, 399-423.

- Rabieyah, M (1978). 'Housing Crisis in Peninsular Malaysia: Public Policy and Housing Needs'. Unpublished Thesis. University Science of Malaysia. Malaysia.
- Schweinichen, C (2003). 'Opening Remarks Speech'. *Proceeding of the Workshop on Social Housing*. May 19-20. Prague.
- UN-HABITAT (2002) Housing Rights Legislation. Review of International and Legal Instruments. UN-HABITAT. Nairobi, Kenya.
- Wang, B.T.H (1980). Strategic Approach to Low - Cost Housing. *National Consultative Council on Housing*, Kuala Lumpur.
- Whitehead, C.M.E (2002), The Provision Of Affordable Housing Through The Planning System. London School of Economic and Cambridge Centre for Housing and Planning. *ERES 2002 Conference*, Glasgow. June 2002.
- Yusoff, N (1993). 'A Cultural Appropriate and Economically Sustainable Housing Delivery System for Malay Urban Low Income Households in Malaysia'. Doctor of Philosophy Thesis. Graduate College of Texas A & M University.

Web pages:

- Habitat Agenda (1996). The Habitat Agenda. [Internet]. Kenya. Available from [http://www.unhabitat.org/declarations/documents/The\\_Habitat\\_Agenda.pdf](http://www.unhabitat.org/declarations/documents/The_Habitat_Agenda.pdf) [19 May 2005].
- New Economic Policy (2004). Office of the Prime Minister of Malaysia. [Internet]. Kuala Lumpur. Available from: <http://www.pmo.gov.my/RancanganWeb/Rancangan.nsf/> [20 May 2005].
- Pocket Fowler's Modern English Usage (1999). Ed. Robert Allen. Oxford University Press, 1999. *Oxford Reference Online*. Oxford University Press. Salford University. [Internet]. Available from: <http://www.oxfordreference.com/views/ENTRY.html?subview=Main&entry=t30.e1159>> [30 April 2005]
- Concise Oxford Dictionary (2004). Ed. Catherine Soanes and Angus Stevenson. Oxford University Press, 2004. *Oxford Reference Online*. Oxford University Press. Salford University. [Internet]. Available from: <http://www.oxfordreference.com/views/ENTRY.html?subview=Main&entry=t23.e17900>. [1 May 2005]
- Department of Environment, Transport and Regions (DETR) (2000). [Internet]. United Kingdom. Available from: [http://www.odpm.gov.uk/stellent/groups/odpm\\_housing/documents/downloadable/odpm\\_house\\_601701.pdf](http://www.odpm.gov.uk/stellent/groups/odpm_housing/documents/downloadable/odpm_house_601701.pdf). [20 May 2005].
- Oxford American Dictionary of Current English (1999). Oxford University Press, 1999. *Oxford Reference Online*. Oxford University Press. Salford University. [Internet]. Available from: <http://www.oxfordreference.com/views/ENTRY.html?subview=Main&entry=t21.e29962>> [1 May 2005]
- UNECE (2003). Putting Social Housing High on the Political Agenda. [Internet]. Geneva. Available from: [http://unece.org/press/pr2003/03env\\_p07e.htm](http://unece.org/press/pr2003/03env_p07e.htm). [20 May 2005]