

Sustainability and Housing Provision in Malaysia

Teck-Hong Tan
Sunway University

The concept of sustainability has become central not just in environmental preservation, but also in the consideration of the quality of development in human settlements. In the context of housing, several researchers indicated that housing policies based on sustainability criteria – meeting basic housing need - must be viewed as a necessary. Housing policies and programs in Malaysia are developed and implemented to ensure that all have access to adequate housing. Despite efforts by the Malaysian government, there are various problems and issues relating to the housing provision that have undermined the success of housing achievement under various Five Year Malaysian Plans for the past 20 years. In order to achieve sustainability in the housing industry, housing policies and programs must be economically viable, socially acceptable, and technically feasible.

INTRODUCTION

In recent years, the concept of sustainability has become central not just in environmental preservation, but in the consideration of the quality of development in human settlements (Choguill, 2007). In the context of housing, several researchers indicated that housing policies based on sustainability criteria – meeting basic housing needs – must be viewed as a necessary. As stated by Currie (1980), housing is a human right and a basic need and must have priority.

Meeting housing needs for all has long been an objective of national policy in Malaysia. As a result, housing policies and programs are developed and implemented to increase the homeownership rate in the country, particularly the low-income group. Governments often perceive housing solely as a welfare issue (Arku, 2006). In fact, housing is a productivity activity that can form an important and integral part of either developed or developing countries. Researchers justified the role that housing could play in the economic development. Studies that focused on the role of housing in economic development included those of Burns and Tjioe (1967), Strassman (1985, 1987), Tu (1999), Phang (2001) and Arku (2006). These studies focus on employment and income effects, labor productivity, and growth effects of housing provision.

Despite efforts by the Malaysian government, there are various issues relating to a housing delivery system that have undermined the success of housing achievement for the past 30 years. Firstly, public and private house builders have been giving low priority to the low-cost housing program, which falls below the targeted level. The construction of medium- and high-cost housing, on the other hand, has exceeded the targeted level during the Five-Year Malaysia Plans (Malaysia, 2001; Malaysia, 2006). Secondly, a massive over construction of medium- and high-cost housing has contributed to the problem of property overhang (Ministry of Finance's Valuation and Property Service Department, 2009). These unsold houses do not attract the target market nor cater to the housing needs of the targeted house buyers (Tan, 2008).

Another issue that undermines the success of meeting housing needs is the problem of abandoned housing projects (Ministry of Finance's Valuation and Property Service Department, 2009). Owning a house is every person's dream, but their dreams have turned into nightmares after the homes they have bought are left uncompleted. There are also evidences of problems created by errant house builders for the house buyers. These problems range from the irritating ones like leaking roofs and uneven flooring to more serious ones like sub-standard house quality and unpleasant neighborhoods.

The paper addresses the questions: How successful is the government in meeting the housing need of Malaysians? If not, what are possible ways to achieve sustainable housing provision in the country? In order to answer these questions, the next section of this paper is to look at the development of housing policies in Malaysia for the past 20 years, and then followed by the roles and challenges of private and public house builders in housing provision. Next, recommendations are provided to address the housing provision issues. The last section of this paper presents conclusions regarding sustainable housing provision in Malaysia.

HOUSING DEVELOPMENT AND POLICIES IN MALAYSIA

Malaysia is a multi-cultural country with 3 basic racial-religious groups. The housing industry has to take this into consideration in the housing development and planning. The residential patterns of the three main ethnic groups in Malaysia are noticeable due to their economic activities 30 years ago. For example, most of the Malays live in rural areas, most of the Chinese live in urban areas and most Indians live in rubber and oil palm estate. In order to change these stereotypes of the ethnic groups in the country, New Economic Policies (NEP) were implemented in 1970. The overriding objective of NEP is to foster national unity and nation-building through the eradication of poverty, irrespective of race, and the restructuring of society to eliminate the identification of race with economic function and geographic location (Agus, 1989). The Malaysian government encouraged the Malays to migrate to urban centers as part of the NEP strategy to change the character of urban population which was dominated by the Chinese and also as part of the strategy to create a new Malay commercial community in urban area. The rapid rate of rural Malay migration to urban center in the 80s has caused the growing demand for affordable housing in many cities (Sivar & Kasim, 1997). The urban migration has resulted in a severe shortage in affordable housing. The urban poor have responded to the shortage by the formation of extensive slum and squatter settlements.

In an effort to reduce slum and squatter settlements and meet basic housing need for all Malaysians particularly for the low-income groups, housing policies and programs must be formulated to ensure that all have access to adequate housing. In the First Malaysian Plan (1966 – 1970) and the Second Malaysian Plan (1971 – 1975), a variety of programs are designed to promote the welfare of all Malaysian regardless of ethnic background by providing improved housing, community facilities, welfare and other services (Malaysia, 1965; Malaysia, 1971). In the Third Malaysian Plan (1976 – 1980), the goal of housing is to eradicate poverty and restructure the society whereas the goal of housing in the Fourth Malaysian Plan (1981 – 1985) is a continuation of the goal of the previous five-year plans (Malaysia, 1976; Malaysia, 1981). In the Fifth Malaysian Plan (1986 – 1990), housing programs are being implemented in the context of the human settlement concept (Malaysia, 1986). Under this concept, the provision of social facilities, such as school, clinics, and community halls, is emphasized rather than the provision of basic infrastructural facilities. In the Sixth Malaysian Plan (1991 – 1995), home owning within various income groups is emphasized (Malaysia, 1991). Low-medium cost house is introduced in the Seventh Malaysian Plan (1996 – 2000) (Malaysia, 1996). Based on the Ministry of Housing and Local Government definition (Residential Property Stock Report 2000), the house price categories can be divided into low-cost housing (below RM 42, 000), low medium-cost housing (RM 42, 001 – RM 60, 000), medium cost housing (RM 60, 001 – RM 100, 000), and high-cost housing (more than RM 100, 001). In the Eight Malaysian Plan (2001 – 2005), the priority is continued to be given to the development of low- and low- medium cost houses (Malaysia, 2001). Under this plan, both the public and private sectors are urged to cooperate with each others in order to meet increasing demand for housing. In the Ninth Malaysian Plan (2006 – 2010),

the objective of the housing is to ensure that all Malaysians, especially those in the low- and low-medium income groups, will have access to adequate, quality and affordable housing (Malaysia, 2006).

HOUSING PROVISION BY PUBLIC AND PRIVATE SECTORS

The housing industry in Malaysia is highly regulated. All housing activities, except individual and group housing, are subject to approval from the relevant state and federal authorities. The approval processes include land conversion for housing, preparation of layout plans, building and structure plans, planning of infrastructure and assessment on environmental impact with involvement of many government agencies, both at federal and local levels. These include the Land and Mines Departments, the Land Offices, Local Authorities, the Survey Department, Telecom Malaysia, Tenaga Nasional, the Water Work Department and the Town and Country Planning Department for planning approval and the provision of public utilities and infrastructure (Malaysia, 1981). In addition, all housing development projects must be in line with housing policies and requirements by state and federal authorities, such as bumiputera quota, control on price and standard built-up areas for low-cost housing, and provision of public amenities for residential housing projects (Malaysia, 1986).

In the first phase of Malaysian housing policy development, the emphasis was upon the public housing approach. The public sector holds an important social responsibility in fulfilling the housing needs by providing public housing for lower income groups. The provision of public housing, particularly low-cost housing has become a priority of the public sectors in the Five-Years National Plans. Prior to Independence in 1957, the concept of public housing was known as the institutional quarters. Under this concept, the British administration provided housing facilities for the government officials who worked in public institutions such as hospital, schools, and district offices. After Independence, the public housing programs have implemented to provide public housing for all (Agus, 1989). Additionally, public sectors are directly responsible in providing public housing in urban areas through establishment of the various government and urban development agencies. For example, the land and regional development agencies such as Federal Land Development Authority (FELDA), Federal Land Consolidation and Rehabilitation Authority (FELCRA), Johore Tenggara Development Board (KEJORA), and Central Terengganu Development Authority (KETENGAH) are to provide housing for land settlers, as well as those displaced as a result of opening up of new land schemes with the financing by the Federal Government. The target groups under this scheme are participants of land and regional development activities from the low-income groups (Malaysia, 1976).

The public sector alone cannot meet the housing needs for all in the country. The licensed private developers are also major providers of housing to all levels of society in the country. In Malaysia, there are two distinct components within the private sector. The first comprises housing developers. Such companies can initiate projects themselves and engage in speculative building. This activity clearly distinguishes them from simple construction firms, which work only to construct. Developers generally provide the organization, entrepreneurial skills and capital required for residential development, including the purchase, conversion and subdivision of land, but generally do not construct the dwelling themselves. This is done by the second component of the industry – the construction firms who usually work based on contracts tendered by housing developers (Drakakis-Smith, 1977; Yap, 1991). Housing development activities by the private sector are subject to the Housing Developers Act (Control and Licensing 1988) and Housing Developers Regulations (Control and Licensing 1989). Under these Acts, private housing developers are required to obtain licenses and sales and advertising permits from the housing controller. Licenses and permits are issued after the developers have obtained planning approvals from the Land and Mines Department, District & Land Office, Town and Country Planning Department and the local authorities and utility agencies who are responsible for water, electricity, road and telecommunication supplies.

CHALLENGES OF MEETING HOUSING NEEDS IN MALAYSIA

Despite efforts by the public and private sectors to promote homeownership, there still exist an enormous number of issues which need to be urgently addressed to ensure that housing needs of all Malaysian could be met. First, housing achievement for the poor under Five-Year Malaysian Plans has not been satisfactory. As seen in Table 1, it is noticeable that the public sector has been giving low priority to the public low-cost housing program. Total housing needs for low-cost units during the 1986 – 2005 has been estimated at 550, 700 units, but only 57% of this target are completed by public sector. The low achievement levels are due to a complicated and ambiguous relationship between federal, state and local levels. Such relationship has caused the overlapping in the distribution of work which may retard the performance of the public sector (Yahaya, 1981). The most common problem of the public sectors is the delays in the processing and approval of applications for land development, conversion, subdivision, and issuance of titles (Agus, 1989). Additionally, building codes vary from one state to another. On the other hand, the public sector's involvement in the medium- and high-cost housing is high as clearly indicated in the Sixth Malaysian Plan with a total achievement of 79% and 110% respectively. Such high involvement has diverted resources in the public sector from low-cost housing allocation (Yahaya, 1989).

In the case of private sector, the completed low-cost houses by private developers fell below the targeted level as they are not keen in building low-cost houses due to a low level of profitability. During the Fifth Malaysia Plan, the private sector only completed about 24% of its target of low-cost housing units. It is not surprising to learn that the construction of medium- and high-cost housing by private sector has exceeded targeted level with a 158.6% for medium cost and a 386.2% for high cost housing during the Sixth Malaysia Plan. The level of achievement for medium- and high- cost housing has further increased to 187.5% and 435.3% respectively for the period 1996 through 2000. In the Seventh Malaysian Plan (1996 – 2000), 737, 856 units of houses were built by the private sector in which 206, 208 units were medium-cost and 348, 250 units were high-cost units. During the Eight Malaysian Plan (2001 – 2005), the private sector, which was targeted to build 169, 000 units of medium-cost and high cost houses, completed 496, 996 units or 294 percent of the target. Once again, the achievement levels of medium- and high-costs houses by private developers were much higher than targeted units. There are various reasons to explain why private developers usually build middle- and high-cost houses, particularly in urban centers. First, they can obtain greater profits because middle- and high-cost houses in urban centers offer greater benefits and few risks in general. Second, they can access to finance facilities easily because financial institutions are likely to finance housing projects in urban centers (Johnstone, 1980).

A massive over constructing of medium and high cost housing by both private and public sectors has contributed to the problem of property overhang in the country. The term property overhang means only to housing, industrial and retail shop units that have been issued with the certificate of fitness for occupation (CF) and have remained unsold for more than 9 months (Ministry of Finance's Valuation & Property Service Department, 2006). As reported in Property Overhang (2006), the residential overhang units increased to 15, 558 units worth RM 1.82 billion in 2004 from 9, 300 units worth RM 1.34 billion in 2003. The overhang figure jumped further 25.8% to 19, 557 units valued at RM 2.65 billion at the end of 2005. Most of the overhang units (15, 410 units) had been in the market for more than 24 months. The majority of these units remain unsold for reasons beyond price factor, ranging from poor location, and to unattractive houses with lack of adequate amenities and facilities. The development of property in the wrong location is the most important factor that contributed to the overhang. These unsold houses do not attract the target market and cater to the housing needs of the target group. It is important for both public and private house builders to know the housing needs before constructing houses.

TABLE 1
HOUSING ACHIEVEMENTS UNDER FIVE YEAR MALAYSIAN HOUSING PLANS

<i>Public Sector</i>	<i>Targeted (units)</i>	<i>Completed (units)</i>	<i>Achievement (%)</i>
5th Malaysia Plan (1986 – 1990)			
- Low cost	120,900	74,332	61.48%
- Medium cost	27,900	21,354	76.54%
- High cost	200	1,440	720%
Total	149,000	97,126	65%
6th Malaysia Plan (1991 – 1995)			
- Low cost	126,800	46,497	36.7%
- Medium cost	44,600	35,195	78.9%
- High cost	2,600	2,850	109.6%
Total	174,000	84,542	49%
7th Malaysia Plan (1996 – 2000)			
- Housing for poor	35,000	17,229	49.2%
- Low cost	60,000	60,999	101.7%
- Low medium cost	110,000	18,782	17.1%
- Medium cost	20,000	21,748	108.7%
- High cost	5,000	2,866	57.3%
Total	230,000	121,624	53%
8th Malaysia Plan (2001 - 2005)			
- Housing for poor	16,000	10,016	62.6%
- Low cost	192,000	103,219	53.8%
- Low medium cost	37,300	22,826	61.2%
- Medium cost	46,700	30,098	64.4%
- High cost	20,000	22,510	112.6%
Total	312,000	188,669	60.5%
Private Sector	Targeted (units)	Completed (units)	Achievement (%)
5th Malaysia Plan (1986 – 1990)			
- Low cost	371,100	90,064	24.27%
- Medium cost	152,300	95,428	62.66%
- High cost	26,100	18,310	70.15%
Total	549,500	203,802	37%
6th Malaysia Plan (1991 – 1995)			
- Low cost	217,000	214,889	99%
- Medium cost	155,900	247,241	158.6%
- High cost	26,100	100,788	386.2%
Total	399,000	562,918	141%
7th Malaysia Plan (1996 – 2000)			
- Low cost	140,000	129,598	92.6%
- Low medium cost	240,000	53,800	22.4%
- Medium cost	110,000	206,208	187.5%
- High cost	80,000	348,250	435.3%
Total	570,000	737,856	129%
8th Malaysia Plan (2001 - 2005)			
- Low cost	40,000	97,294	243.2%
- Low medium cost	94,000	61,084	65.0%
- Medium cost	64,000	222,023	346.9%
- High cost	105,000	274,873	261.9%
Total	303,000	655,374	216.3%

Source: Malaysia, 1986; Malaysia, 1991; Malaysia, 1996; Malaysia, 2001; Malaysia, 2006.

Another issue that undermines the success of meeting housing needs is the problem of abandoned housing projects. There are many housing projects, mostly low-cost housing, that have been abandoned (Ministry of Finance's Valuation & Property Service Department, 2004). Owning a house is every person's dream. But, their dreams have turned into nightmares after the homes they bought are left uncompleted. The victims, in most cases are the low and middle income groups. They carry a large portion of the risks involved when purchasing a house. They start paying even though the houses that they have purchased are nowhere near completion. They continue paying progressive payments until such time when the houses are completed. If the construction of the houses are disrupted or abandoned, they are the ones who bear the stress. As a result, they are no houses for them to take over to occupy and they continue to pay rents to shelter their families. In addition to abandoned housing projects, another nightmares faced by innocent house buyers who have filled themselves with problems created by errant house builders. These problems range from the irritating ones like leaking roofs, defective rectification works and uneven floorings to the serious one where private housing developers hand over houses that are of sub-standard or unaccepted quality, no connection of water and electricity despite Certificate of Fitness been issued.

ADDRESSING HOUSING PROVISION ISSUES

In order to achieve sustainable housing provision, housing policies and programs should be economically viable, socially acceptable, and technically feasible. Meeting housing needs for all requires affordable housing financing. Mortgage lending has to reconcile affordability to borrowers and viability to lenders. The policies and programs developed are for those attempting to cheapen the cost of public homeownership through financial assistance with down payment and mortgage interest payments. The government should make home financing more available and affordable by providing subsidies to meet housing needs of low-income families. Housing subsidy is a central issue in the housing policy for the poor. Since public low-cost housing is regarded as a public duty, not a commercial operation and the government's housing policy is to sell homes for the people at prices they can afford. The government should provide rental housing for householders who cannot afford to buy their own low-cost housing. For renters who can afford to buy low-cost housing, a special housing policy and program is required to make easier for them to leap to homeownership (Tan, 2008). The sales of public low-cost housing need to be expedited to ensure that those who are eligible will be provided houses for sale. In this regard, appropriate policy guidelines of the sale of public low-cost housing must be drawn to smooth the implementation of the sale of public housing to sitting tenants.

The government should also increase the availability of alternative home financing by liberalizing Employee Provident Fund (EPF) withdrawal for down payment and mortgage payment. EPF withdrawal seems to be an important role in promoting externalities of homeownership (Tan, 2008). As such, rules and regulation of EPF withdrawal, particularly documentation needed for the submission of EPF withdrawal, need to be simplified in order to enhance the efficiency of the withdrawal system. Also, a better EPF withdrawal information system is required to integrate land office in every state and financial institutions as well as EPF department for the simplification of withdrawal system.

As for the efficiency of the housing delivery system, public and private sectors are required to carry out research to ascertain market needs as a lot of housing projects were started without proper plans. As indicated earlier, the majority of unsold houses are situated in poor location with no adequate amenities and facilities and less employment opportunities. Efforts needed to provide housing in the target area must be accompanied by investment in infrastructure and employment opportunities. As pointed by Tan (2010), public and private housing developers should embrace the concept of building communities by envisioning the process from a community builder's viewpoint rather than merely build properties. They are also advised to provide integrated amenities in a single location because mass townships are equipped with all the elements of healthy living, learning, work and play will become more sought-after.

Housing developers should provide good environmental qualities within and around the neighborhood, such as green space provision, and proximity to parks when constructing housing projects.

The open space in the neighborhood, particularly parks and gardens play an important role in supporting social sustainability as their primary function is for informal activities, relaxation, and social and community purposes (Choguill, 2008). Based on the study of Tan (2010b), social links with neighbors and friends living nearby may contribute higher housing satisfaction among homeowners. Additionally, housing developers should pay attention to house designs that capture differences in life-cycle patterns of housing consumption of homeowners (Tan, 2010a). In the long run, meeting individuals' and families needs are critical to households who wish to stay in their houses for a long time.

The government should be sensitive to the problems of thousand of house buyers caused by errant and irresponsible housing builders who had abandoned their projects. First, the government should take measures to ease buyers' problem by reviving abandoned housing projects. Managing and reviving an abandoned project is a complicated affair involving the developers, purchasers, bridging financier, landowner, and other parties interested in reviving the project as it takes time for all parties to reach an agreement (Tan, 2010b). To ensure the success of reviving abandoned housing projects, an effective revival agent for abandoned project to be set up at the Ministry of Housing and Local Government to monitor progress of rehabilitation. It is also advisable to request all house builders to maintain the project account with the Ministry to ensure money collected from buyers will go into the project account to build houses. They are not allowed to draw out the fund out from the project account.

The housing industry should change the house buying system from the progressive system to a 10-90 system. The progressive payment system is no protection from failed projects and financially unsound housing developer as house buyers are lumbered with housing loans that are partially disbursed and for which they have to continuously pay interests. In the 10-90 system, buyers sign the Sale & Purchase Agreement and pay a deposit of 10% of the selling price. They do not make any more payment until the houses are completed with Certificate of Completion and Compliance, water and electricity available for tapping and running as well as vacant possession with keys. The government should provide incentives to housing developers to adopt the new system in order to phase out the progressive payment system. The quality of houses will also improve with the 10-90 system because developers will not risk the likelihood of dispute with buyers over quality when they come to full payment time. Presently buyers having paid up 95% prior to hand over time, have little or no bargaining power over the quality of their houses. With the 10-90 concept, developers have to seriously focus on more on building better quality houses and executing greater care and responsibilities in ensuring that the houses are constructed in accordance with specification and proper workmanship manner.

In addition to the 10-90 system, the government should study applicable laws to be promptly and vigorously executed to relieve the sufferings of these innocent house buyers by arresting failed and abandoned housing projects. Land ownership in Malaysia is governed by the National Land Code, 1965 (Act 56) in force since January 1966. The National Land Code empowers the land administration authorities to confiscate any land where any of the conditions of usage have been breached (Residential Property Stock Report, 2004). The abandoning of any housing project is clearly in breach of the development order and other legislation. The government should need to take drastic measures, including forfeiture of such land so that the forfeited project can be revived and the completed houses delivered to rightful house buyers.

CONCLUSION

In conclusion, the government should seriously and urgently adopt to create changes to meet housing needs of all. They should be sensitive to these needs and will gather housing experts and related players to seek immediate solution and be determined to resolve such unsatisfactory state of affair. In order for the industry to be sustainable, the interests of house buyers need to be taken into serious consideration. While the house builders are privileged to walk the corridors of power, house buyers, on the other hand have only an inaudible voice in the wilderness. As such, the government should work tirelessly in various capacities towards the betterment of housing delivery system. Additionally, there should be a National Housing Policy to provide firm direction for matters related to housing in Malaysia from a wider, in-

depth, comprehensive scope and in a more balanced manner. Factors such as destructions and damage to resources should be controlled. There shall be strict enforcement of laws to ensure well-being of the Malaysian and for their next generation. It is vital to ensure that infrastructural, industrial, economic and commercial development is not at the cost of the Malaysian's well being and health.

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