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A Review on Housing Policy and Practices in Malaysia in Providing Access to Housing: Are they adequate?

Mahazril 'Aini Yaacob ¹, Nurul Hidayana Mohd Noor ¹, Shofiqur Rahman Chowdhury ²

¹ Faculty of Administrative Science and Policy Studies, Universiti Teknologi MARA, Malaysia

² Department of Social Work, Shahjalal University of Science and Technology, Bangladesh

mahazril@uitm.edu.my; hidayana@uitm.edu.my; areeba.scwsust@gmail.com
Tel: 6012-4342069

Abstract

Drawing on Malaysia as the case study, the objective of this paper is to examine whether the current housing policy and practices in Malaysia are adequate in providing housing opportunities among young people. Utilising the Participatory Action Research (PAR) and the Delphi Technique, this study involved in-depth interviews with key informants in Greater Kuala Lumpur. Two key themes emerged that contributed to the deficiency of housing policy and practices in Malaysia and suggest the development of comprehensive housing policies to address the issue of housing as one of the principles of human rights and improve the quality of life.

Keywords: Housing policy; housing practice; young people; housing opportunities

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1.0 Introduction

The need for quality housing has become a dream for the younger generations because housing is a basic need in their transition to living independently (Yaacob, Abu Bakar & Wan Abdul Aziz, 2017;). In many countries like the United Kingdom (UK), The United States of America (USA), Australia, Hong Kong, China and Malaysia, the increasing demand for job opportunities, family formation and educational reasons were the reasons for the younger generation leaving their parental homes and living independently (Reed & Ume, 2016; Filandri & Bertolini, 2016; Deng, Hoekstra & Elsinga, 2016; Zyed, Wan Nor Azriyati & Noor Rosly, 2016). The East Asian countries particularly are noted to have a larger proportion of homeowners than countries in the West, mainly due to the latter's aspiration of becoming a home-owning society. In terms of the policy regime, Asian countries were reported to have both comprehensive and residual housing policies (Siti Hajar, 2011).

Access to housing is based on the ability to pay, making the housing provision highly commodified rather than de-commodified (Ronald & Doling, 2010). As such, having a decent house is becoming a problem among young people in most countries, including those in Europe and East Asia and it has indeed become a global issue. They face difficulties in gaining access to decent and appropriate housing due to high housing prices, the unstable housing market and housing policy (Bilal, M., Meera, A.K.M. and Abdul Razak, D., 2019; Campos, Yiu, Shen, Liao & Maing, 2016; Filandri & Bertolini, 2016; Reed & Ume, 2016). As such, this younger generation experience extended transitions to adulthood that lead to the inability to achieve independent living (Bontje, 2016; Mackie, 2016; Hoolachan, McKee & Moore, 2016; Deng, Hoekstra & Elsinga, 2016). Young people in other nations like China, Japan, Hong Kong, and the UK were reported to be

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living in their parental homes and delaying their marriage due to housing difficulties (Campos, Yiu, Shen, Liao, & Maing, 2016; Deng et al., 2016; Li, 2015). In Malaysia, there are groups of people, especially those in urban areas, suffering the same problem (Zamri, N. E. M., Yaacob, M. A., & Suki, N. M., 2021; Baqutayan, 2014; Yap, J. B. H., & Ng, X. H., 2018). Although the government has promoted various housing initiatives, they mainly included the lower-income group (Baqutaya et al., 2016; Cagamas, 2013; Zyed, Wan Nor Azriyati, Noor Rosly, 2016; Agus, Doling, & Lee, 2002). This article aims to investigate the global issues concerning housing, subsequently linking them to the current housing policy and practices in Malaysia, by focusing on and illustrating their implications in providing housing opportunities among young people as a fundamental human right. The main objective of this study is to examine whether the current housing policy and practices is adequate in providing affordable housing for all, especially the younger generation.

2.0 Literature Review

There have been extensive discussions regarding the affordable housing crisis globally. As housing is an international issue, many debates were made towards the role of all nations' governments as housing providers in ensuring everybody has access to affordable housing. The following discussion reviews the housing policy and practices, focusing on Malaysia.

2.1 Housing regime in Malaysia

As one of the Asian countries, Malaysia has a more significant proportion of homeowners than Western countries due to its aspiration to become a home-owning society. In terms of the policy regime, Malaysia is considered to have both comprehensive and residual housing policies (Siti Hajar, 2011; Agus, Doling & Lee, 2002). The government intervenes through policy formulation and various housing strategies, such as the establishment of the National Housing Policy (NHP), which serves as the guidelines for the planning and development of the housing sector and the introduction of many housing programs and schemes targeted to the lower and middle-income groups. Doling (1999), in his analysis of the housing policies of the little tigers (i.e., Hong Kong, Singapore, South Korea and Taiwan) categorised the housing regimes into liberal, communist and corporatist. The market dominates all housing provisions in a purely capitalist country, starting from development, construction, and consumption. The state plays a residual role only when the household cannot survive in the market. In this regime, housing is highly de-commodified, and the consumption reflects the ability to pay. In a real communist country, the state participates and dominates all the three stages of housing provisions beginning from planning until the distribution of housing. In a corporatist country, the state dominates the housing development and consumption while housing construction is left to the private market. Since access to housing in Malaysia is highly dependent on individual affordability, thus we can say that housing is highly commodified.

Regarding housing provisions in Malaysia, the state (government) has always been involved in housing development, housing construction and housing consumption. However, the level of participation differs in each stage due to the operation of the free market and the institutional framework. At the developmental stage, the state determines the housing productions and the locations for the low-income housing. At the same time, greater emphasis is given to the market (private developers) for housing development for the middle and high-income groups, symbolising the purely-market driven system (Doling, 1999). The state has imposed 30 to 50 percent quotas for housing allocation for low-cost housing. In addition, the Bumiputra quota housing policy must be adhered to by the housing developers for all housing projects (Real Estate Housing Developers' Association (REHDA), 2016; Ministry of Urban Wellbeing, Housing, Local Government (MUWHLG), 2013).

During the housing construction stage, the government is involved in the constructions of public housing through the state corporations while the market (private developers) take part in the housing constructions of the medium and high-cost housing (Sulaiman, F. C., Hasan, R., & Jamaluddin, E. R., 2016). Some state housing agencies (i.e., Syarikat Perumahan Negara Berhad (SPNB), Perbadanan Kemajuan Negeri Selangor (PKNS), Perbadanan PR1MA Malaysia (PR1MA), Kuala Lumpur City Hall (DBKL) participate in the constructions of affordable houses for the low and middle-income group. Like Taiwan and South Korea, the housing policy system in Malaysia tends to move towards the liberal as the state has little involvement in the development and construction stages. Malaysia has a strong market intervention as the government relies heavily on the private sector for housing stock.

At the consumption stage, Malaysia has a similar emphasis with other Asian countries such as South Korea and Taiwan, where housing consumption reflects the ability to pay for the high level of commodification. Since the focus of the Malaysian housing programs is on homeownership, the housing consumption is market-driven, which is liberal in characteristics. Although the government has outlined specific guidelines on the housing distribution, such as the Bumiputra quota policy, there is no uniformity in the practice. The housing development is produced at different standards that reflect the individuals' income and their ability to pay. The high-income people have more opportunities to purchase houses than those in the low-income categories. Housing is seen more as a commodity than a public good (Doling, 1999). Although housing acts as an asset (Hoolachan, J., McKee, K., Moore, T., & Soaita, A. M., 2016) that serves as an investment tool, it conversely affects the rights to adequate housing among people (Rolnik, 2013). Even though Malaysia has many housing schemes, groups of people still could not access housing due to the high price of housing in the private market, with a lack of government control over it.

2.2 Housing provision in Malaysia

There are three (3) key players in Malaysia's housing industry: the Federal government, state governments, and private organisations (the developers). The Federal government is responsible for formulating the policy and regulations for housing provisions through the establishment of the National Housing Policy (NHP), as the guidelines for the planning and development of the housing sector to all relevant ministries, departments, agencies and private sectors. It is also in charge of providing grants, loans and technical expertise for the housing development (National Housing Department, 2019).

The federal government is also responsible for developing affordable houses, specifically for the low-income group and housing for the civil servants. The Federal government's involvement in affordable housing provision can be seen from the establishment of specialised agencies such as PR1MA and Syarikat Perumahan Negara Berhad (SPNB). On the other hand, the state governments focus on providing affordable housing programs with the cooperation of private developers (Shuid, 2015). As a result, Malaysian housing policies focus on either providing direct low-cost housing, particularly for the lower-income group, or subsidising the cost of housing for homebuyers, particularly first-time buyers (Khazanah Research Institute, 2015). (Khazanah Research Institute, 2015).

Similar to the United Kingdom, the United States, Australia, and other Asian countries, the Federal government has introduced various housing initiatives and programs (Galster, G., & Lee, K. O., 2021). Among the housing schemes available in Malaysia are My First Home Scheme (MFHS), to assist the young adults to buy their first home through hundred percent (100%) financing from financial institutions; 1Malaysia People Housing Project (PR1MA), an affordable home for middle-income group; Youth Housing Scheme, a first-time home ownership scheme designed for married youths; My Deposit Scheme, to assist first-time house buyers of affordable houses in paying the deposit; 1Malaysia Civil Servants Housing Scheme, to ensure public servants enjoy more housing opportunities regarding purchasing their homes mainly in urban areas; Rent-to-own scheme, a deferred homeownership program made for the potential buyers where they have an option to rent the house before owning and many other housing schemes (Abdullah, Y. A., Jamaluddin, N. B., Yakob, H., Marzukhi, M. A., & Zaki, Z. A., 2021).

Meanwhile, the state government is not directly involved in the development of the housing except for the approval of the planning permission and building plan for the development of the houses both by public and private developers. However, in their findings, Bilal, et.al., (2019) mentioned that the state government plays the facilitation role in selecting house buyers, providing land at a nominal price, and basic infrastructure development with the necessary roads, roadside drains, and water supply. Though the local government does not play any prominent roles in the housing development, the scenario is different in major cities like Kuala Lumpur and Petaling Jaya because the local government in these cities are directly involved in the administration and maintenance of the low-cost public housing (Shuid, 2015).

3.0 Methodology

This study utilised the Participatory Action Research (PAR) and the Delphi Technique. It involved in-depth interviews with 20 key informants in Greater Kuala Lumpur about their opinion on Malaysia's current housing policy and practices. Interviews are beneficial for eliciting the storey behind a participant's rich experiences (Merriam and Tisdell, 2016), allowing researchers to ask complicated and follow-up questions (Collis and Hussey, 2014) to learn more about the research topic. Jeffrey Boon Hui Yap and Xin Hua Ng (2018) used a similar approach to investigate Malaysia's housing issues and housing policy.

The participants were selected based on the purposive sampling technique whereby twelve (12) participants are young, selected based on the inclusion criteria. The inclusion criteria are that they must be between the age of 20 to 39 years, currently living and working in Greater Kuala Lumpur, either renting or living with their parents/relatives and must be employed. It is vital to research young people as they are the key players in the housing market, the engine growth of a country's economy, and the stage where they build families. The next eight (8) key-informants were the National Housing Department (NHD) that is responsible for the implementation of housing programs and activities to improve the quality of life of urban citizens; Perbadanan PR1MA Malaysia (PR1MA), that is responsible in planning and developing and maintaining high-quality housing for middle-income households in key urban centres; Real Estate Housing Developers Association (REHDA) that is involved in housing advocacy and governance for the private developers and House Buyers Association (HBA), the association protecting the interest of the house buyers.

All the key informant interviewees were purposively sampled to ensure the representation across a range of expertise relevant to this study. Interviews were conducted based on the question guidelines and took approximately 45 minutes to 1-hour each session. Prior permission was obtained from the informants before the interviews for ethical consideration. In this study, the researcher tape-recorded the data from the interview session with the key-informants, coded and analysed the transcribed data with thematic analysis from the accumulated manual coding, which involved a classification, summarisation and tabulation based on thematic analysis.

4.0 Results and Discussion

The discussion on the adequacy of the housing policy and practices in Malaysia was built based on two main themes developed from the results as follows:

4.1 Non-inclusive housing policy and practices

Based on the current housing policy and practice, the informants' postulate that the policy's coverage in Malaysia is neither comprehensive nor inclusive to all groups of people in this country. The creation of various housing schemes and programs targeted the low-income, leading to a lack of appropriate housing options for the young people. The young people argued about the policy's coverage being neither comprehensive nor inclusive of all groups of people. As much as they are aware of the current housing policy, the approach focuses more on providing housing opportunities to the low-income group, thus ignoring the interest of the bigger population. Similar to other East Asian countries, the provision of public housing in this country also targets the low-income group through the public-sector rental and flats for sale at an affordable price (Caudevilla, 2017; Sulaiman, F. C., Hasan, R., & Jamaluddin, E. R., 2016). The following are the sample comments:

"I can say that the current policy on housing is not comprehensive enough. What I mean is... the policy is there, but siding to certain groups of people only. Based on what I observed, it looks like 50-50. Some of the people are covered, and others are not" (Remy)

On the contrary, informants from housing agencies disagreed with the claim and emphasised that the current housing policy is inclusive. The informants claimed that Malaysia's housing policy and practices seem inclusive because they cover the whole population. The income bracket in Malaysia is divided into three categories that consist of the Bottom 40 (B40), Middle 40 (M40), and Top 20 (H20), with the B40 income threshold was at RM4,849, M40 was at RM4,850 to RM10,959 and T20 with the income of more than RM10,960 in 2019 (Department of Statistics, 2019). The National Housing Department (NHD) has several housing programs under MUWHLG that cover those under B40 which include Public Housing programs, Transit House, Housing Loan Scheme, MyHome and MyDeposit for the first home (MUWHLG, 2021).

Another argument related to the existing housing policy and practices is pro-homeownership. The housing system in Malaysia focuses more on facilitating homeownership than other housing tenures (Mohamed, R., Ramli.Z., & Sum, S.M., 2020; Doling & Omar, 2012; Hamzah & Adnan, 2016). Similar to other countries such as the UK, Australia, Hong Kong and Singapore, Malaysia also emphasises promoting homeownership as one of the strategies to strengthen their authority and stabilise society (Kamal, E.M., Lai, K.S., & Yusof, N.A, 2020; Bessant & Johnson, 2013; Doling and Ronald, 2014). Nevertheless, the state overlooks the actual needs of the society, especially the young people, mainly due to over-focusing on homeownership. It is noteworthy to highlight that owning a house does not guarantee their future well-being to a specific group of people, particularly the young. Instead, the state should focus more on providing adequate shelter, either through owning or renting, which correspond to their economic status. Having stable and proper housing of the owner-occupied sector may only force the young people's urgency to homeownership despite their economic uncertainties, which may lead them to fail in the housing market (Deng et al., 2016). In China and other East Asian countries, their pro-homeownership policy has been argued to increase wealth accumulation for some people. Some intend to own a home to upgrade their current lifestyle (Soon, A., & Tan, C., 2019). It has caused other segments, including the young civil servants, to suffer from housing problems due to the high housing price and unfriendly institutional arrangements (Zhu, 2013; Doling & Ronald, 2010). The pro-homeownership policy in Malaysia is argued to exclude a group of people who neither meet the requirements of the schemes for the lower-income group nor the private market, thus trapping them in various housing problems. The following sample quotes illustrate the concern:

"What I observed, most of the housing schemes and even our housing policy are targeted to improve the homeownership among the people. But for me, there should be other housing options. Not all young people want to own, I mean at least not for now because we cannot afford. We need something for which we can bear the costs and feel like home" (Seri; Tan)

4.2 Non-uniformity of housing distribution and lack of coordination among housing agencies

Another theme found is regarding the housing distribution and coordination among housing agencies. Several informants argue that the implementation was poor despite a sound housing policy. There is no uniformity in the housing allocation, as also found by Liu, J., and Ong, H. Y., 2021. Each of the agencies has its policy on housing. Besides, the practice of quota housing policy is noted to vary from state to state. Some states impose a 30 percent housing quota for *Bumiputra*, while others require 50 percent or more (REHDA, 2016; MUWHLG, 2013). On the other hand, the federal government does not impose strict guidelines on the housing allocation for *Bumiputra* or another ethnicity. Hence, the imposition of this rule lies in the power of the state's housing policy, which fails to create a comprehensive policy. The variation creates inequality in housing distributions between each state and causes discrimination in the housing sectors. The imposition of *Bumiputra* housing quota contradicts the rights to adequate housing as outlined by the United Nations (2009).

According to the informant, one of the problems impeding the efficacy of present housing policies is a lack of cooperation between the various agencies involved. The informants argued that there is a lack of policy coordination and control in the housing sector, resulting in non-inclusive policies and programs. As discussed by Kamal, E. M., Lai, K. S., and Yusof, N. A., (2020), there is currently no coordination amongst housing agencies because they work independently without being overseen by a central regulatory authority (2020). There is no federal agency that collects data on housing demand and supply from each state, leading in a lack of data coordination that can be used for planning and building of affordable housing. Following are few comments on the issue:

"The housing quota is set by the states. The Federal government states no rule for Bumiputra quota. And if the developers do not follow this ruling, they are going to be penalised by the state government. We don't take any action as we do not control this. Federal government just issues licences, but land is controlled by the states. So, I can say we are working in silo, they also working in silo" (Officer A, NHD; Officer A, HBA)

5.0 Conclusion and recommendation

Underpinning the above discussions, variations in the housing systems between the Western and Asian countries, particularly Malaysia, appear to be explicit. This study concludes that the current housing policy and practices in Malaysia, in general, has responded to the housing problems faced by the citizens. However, it is perceived as insufficient to provide housing opportunities, especially for young people. The housing policy seems to be adequate as it clearly outlines the provisions and objectives to ensure all have access to adequate and affordable housing. Based on the above findings, the practises are deemed insufficient because existing housing schemes favour the lower-income group, putting young people at a disadvantage. Findings show no uniformity of housing distribution, lack of coordination among the housing agencies, and unaffordable housing market, which has resulted in the deficiency of housing policy and practices in Malaysia. Unlike Western countries such as the UK and Australia, which have a better rental system, Malaysia's current housing initiatives are argued to lack rental regulation and heavily focus on homeownership only. Even though housing is the basic need of all citizens and everyone should have equal access to adequate and suitable housing as outlined in the principles of human rights, the current housing policy in Malaysia is yet to fulfil this role. The government and other stakeholders must recognise that having an adequate shelter does not mean that we must own them. Most importantly, people can live in safe, affordable, decent, and quality housing. This study

recommends the government develop a comprehensive rental system by providing more rental schemes and strengthening the cooperation between states and housing agencies as in the UK and Australia. This study, however, raises more questions than future researchers may consider. Future studies can replicate this study and expand the findings to explain whether the housing policy and practice are inclusive and adequate.

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Paper Contribution to Related Field of Study

The findings of this study which involved the participants from the young people and government agencies have filled the gaps of the study conducted by Yap, J.B.H and Ng, X.H (2018) in Malaysia that does not cover the participation from the government agencies.

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