

THE PROS DELIVERING AFFORDABLE HOUSING: EXPERIENCED FROM PR1MA PROJECT

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ABSTRACT: *Affordable housing is a program introduced by the government to improve housing affordability which ensures every income earner group could afford houses, especially for low-income households. The affordable sustainable housing project has no clear definition so far but the concept of needs, which seeks to ensure that the essential needs of the poor are adequately met; and the need for addressing every limitation arising from the use of technology and activities of social elements affecting the environment's ability to meet the present and future needs, may consider defining as a general idea. This paper is to discuss the positive side of delivering affordable housing projects. By using the latest 10 years of publication for extensive literature review methodology and a questionnaire generated from the literature review further sending to 50 respondents who experienced the PR1MA project which perhaps may contribute to enhancing the existing knowledge.*

Keywords— *definition of affordable housing, affordable housing, criteria of affordable housing*

I. INTRODUCTION

Owning a house is a very essential part of progress in human's role and therefore creating a household for completing humans most important deed. The most important reliability in foremost humans' role are to own a house with an affordable range of prices to complete the needs. Nonetheless, housing affordability has been defined in many other types of understanding by heaps of researchers. Despite all, the root of interpretation for affordable housing is being able to cover all the cost that is involved in purchasing an affordable house by utilizing the income capability [1,2]

Housing affordability is often widely seen as a measure of the household capacity to own a house to fulfill their needs [4, 27] According to [1, 20] housing affordability is generally defined by guidelines on eligibility to mortgage finance that can cause a problem in the affordability of housing. Furthermore, [5,26,28] contend that the affordability of housing is not a function for housing, but a feature of housing facilities in terms of consumer potential and the ability to purchase a property. Definitions stated by researchers show that there is a link between household income and house price thus manipulating affordable housing [3, 15, 17].

Furthermore, the real estate market even affects the affordability of housing although the value of housing facilities can surpass the standard market of properties for housing price [7, 11, 14]. Alongside, [8, 16, 22] urged that affordable housing should not restrain and if it happens then there would be a maximum impact of exertion of stress in the society where when a household could not be able to purchase or own an affordable house then the certain vulnerable group would be forced to pay the surpassing high rents that have been set by either the real estate industry or house owners.

Due to the compensating economy of the nation where urbanization is the core factor, the proposed of a human's basic needs where it is to own a house are being indirectly being difficult for the vulnerable group where vulnerable groups are referred to the middle-income groups. Worst to know that the society's concerns more about owning a house are the most difficult and unexpectedly be factors and increasing rate of their rental houses due to the

urbanization of the nation being the second factors influencing the societies norm [1, 19, 25].

Affordable housing has always been a significant national concern for both developed and developing countries. The increasing problem of being able to provide affordable housing or to ambush the issue to overcome affordable housing in countries are being very significant where affordable housing or low-cost house are being embedded by economics, social, technological, and also political aspects. Thus, the Malaysian government is aware of these issues and has politically created and organized public housing programs and also affordable housing schemes to Malaysian who are being deprived of owning a house where this statement was argued [10, 14, 23].

Thus, when the government-subsidized housing scheme is named PR1MA (1Malaysia People Housing Scheme) where the government's essential target is on providing a middle-income household or low-income household in terms of owning a house in the PR1MA scheme. The household should be required to earn RM2,500 per month as the minimum wages where there is a minimum hard status where the home should be occupied with a minimum of 10 years of temporary prohibition on renting out the property to any third-party household. Besides PR1MA there are many types of housing affordability schemes that would aim to generate owners that are 35 years and below so that the young generation are able to enter the homeownership so that the younger generation has the chance to own a house without having problems.

II. UNDERSTANDING AFFORDABLE HOUSING

There are different types of housing offered in the market but not all of them are affordable by everyone. Researchers had defined affordability in general as the relationship between household expenditure and income earned. However, there are arguments saying that affordability is not only influenced by that, but also by the levels and distribution of house process, structure of financing cost, housing availability, employment, maintenance of the existing affordable housing stock, and patterns of new construction [4,12,24,26]. The affordability of housing can be described when a person shows the ability to buy a house.

Affordable housing is a program introduced by the government to improve housing affordability which ensures every income earner group could afford houses, especially for low-income households [1, 2, 4, 12, 24, 26]. Houses which having housing loans exceeding 30 percent of monthly gross household income will not be counted as affordable housing as it will affect other basic needs of the owner. Other than the financial affordability, the location, quality, and build-up of a house should be sufficient in order to be entitled to affordable housing [12, 13, 15].

Malaysia government had implemented several affordable housing programs such as Program Bantuan Rumah (PBR) and Perumahan Rakyat 1Malaysia (PR1MA) for low- and middle-income households to cope with the problem of mismatch between supply and demand of housing due to socioeconomic change, urbanization, and evolving population structures [1, 2, 4, 12, 24, 26]. However according to [3, 21] Malaysia still facing a shortage of affordable homes for the masses. Hence, it is important to have more affordable housing constructed in Malaysia.

A house is a home, building or structure that functions as a habitat for humans or other creatures. The term house includes many kinds of dwellings ranging from rudimentary huts of nomadic tribes to complex structures composed of many systems. Apart from affordable, the aspect of comfortable in is also important.

According to [15, 19, 20, 21], the definition of affordable housing is generally involved in the ability of a household to get the housing services, while specifically, it involves the correlation between household income and the price or payment. Largely, Malaysia's accommodation procedure has a principal aim of realizing all nations, mainly the low-income group (LIG), is definite admission satisfactory and unrestricted admission to a reasonable accommodation requirement. According to [15, 19, 20, 21], it is hoped that they seek out the country for a feasible and sustainable being settlement that can be achieved throughout a suitable and well deliberate accommodation condition. According to [7, 10, 26, 28] affordable housing should be adequately built-in good quality and not forgetting the main factor which is the location. Both quality and location should be given first priority for the household to own an affordable house. Thus, not affecting the cost of approaching the property as it may prevent a household to satisfy other basic living needs.

Besides that, [7, 10, 26, 28] abbreviated that affordable housing ownership should not exceed the monthly gross household income of 30 percent for financing the house. Lastly, [12, 13, 15] disclosed that housing facilities should also be presentable in affordable housing and relatable to the ability of customers to desire to own a house.

Thus, most of the researches emphasizes relatively the cost and the amenities that the nearby commodity should have. Concluding that relative disclosure about affordable housing merely the research could conclude that the development of affordable housing should not only be persistent in the cost of development of the cost of owning a household but to comply with all other relevant basic human needs such as nearby amenities, location and also the quality of the housing development should be chromatically enhanced by all the basic needs of human. Therefore, the triangle concept of affordable housing should be adequate in fulfilling the requirement of one.

III. THE END-USER OWNING AFFORDABLE HOUSING

Affordable housing can be an important asset to gain many social benefits. Through raising the shelter pressure of a family, low-cost policies can bring prosperity to the household through improving its overall sense of well-being and housing and life satisfaction, as well as theoretically maintaining home security by mitigating the risk of financially induced negative movements [12, 13, 15] housing policy often plays a key role in promoting community cohesion, particularly in the context of cultural interaction and social networks. Crucially, affordable housing is an essential measure to ensure that infrastructure is available at all points of the life cycle because families are unable to meet market prices at different stages of life.

Affordable housing opportunities also often benefit people financially but can provide a significant social safety net when housing enhances family, adaptability, and transport.

According to [1, 7, 11, 14] if an affordable housing policy also allows a household to move to a safer neighborhood, it can reduce the likelihood that residents are at risk of being victimized or involved in crime. While moving towards affordable or social housing is most often associated with improved health results, improving the affordability of housing is not an assurance of improved physical health, as the underlying causes can be significant indicators of outcomes. The process or strategy through which accessibility is implemented may have a crucial deciding impact [1, 5, 7, 11, 14]. When affordable housing policies lead in exposure to better housing standards, such as older and upgraded homes, then the advantages related to those policies may include indoor efficiency, air quality, adequate ventilation, and decreased overcrowding.

Improved health advantages due to lower down absenteeism at college and at work, thereby adding to these results and improving the overall efficiency of performances either in their education or workstation. In turn, as rent elimination may also increase family fiscal health, it can also boost accommodation-related stress and its negative influence on mental health and other aspects such as cardiovascular health [7, 11, 14, 23, 25]. In addition, additional household budget reductions may lead to improved diets as funds are made available for healthier food. Eventually, if affordable housing strategies lead to better quality housing and thus improves health, they contribute to a spillover of reduced health costs for both the individual and the state, along with rising prices for medical services.

Housing affordability plays a key role, but it is not the only driving factor that affects growth, affordability in housing costs by itself does not improve education and employment prospects. Nonetheless, it can be part of the solution to provide a safe household atmosphere that will "encourage changes" to education and income. Housing rising costs are a gatekeeper; high-end schools are often socially divided, and employment options are also not "casually allocated." Higher quality public education is often found in higher-tax communities where job opportunities are focused and the houses seemed to peak on the prices by day to day [7, 11, 14].

In the case of low-income households, affordable housing was shown to have a significant role to play throughout sustaining the family and the minimum required earnings to meet such costs ' in addition to increasing and reduces

income support. Practically, this transforms into less tax-induced pressures and sufficient household resources to invest on other uses along with excess services and products in their surrounding communities [7, 11, 14]. At the local community level, a primary concern of citizens is

the impact affordable housing can have on neighboring property values. Affordable housing gives a wide range of side benefits beyond the primary benefits of energy efficiency and economic savings for households that extend to the society or culture.

Table 1 Benefit of Affordable Housing

| No. | Benefits | [1] | [21] | [22] | [18] | [8] | [5] | [28] | Total Referred |
|---------|-------------------------------------|-----|------|------|------|-----|-----|------|----------------|
| Authors | | | | | | | | | |
| 1 | Educational Achievement | / | | | / | | / | / | 4 |
| 2 | Civic Participation | / | | / | | / | | | 3 |
| 3 | Health Benefits | | | / | | / | / | | 3 |
| 4 | Crime | / | / | / | | | | / | 4 |
| 5 | Public Assistance | / | | | | / | | | 2 |
| 6 | Property Maintenance | / | | / | / | | / | | 4 |
| 7 | Property Improvements | | | | / | | | | 1 |
| 8 | Improved Wealth | / | | / | / | / | / | | 5 |
| 9 | Improved Health | / | | / | | | / | / | 4 |
| 10 | Improve Parenting | / | / | / | / | / | / | / | 7 |
| 11 | Civic Engagement | | / | / | / | / | | / | 5 |
| 12 | Better Educational Outcomes | | | / | | | | | 1 |
| 13 | Stability of Economics | / | / | / | | / | / | | 5 |
| 14 | Improvement on Socio-cultural | | | / | / | / | / | | 4 |
| 15 | Greater Impacts on Financial Market | / | | / | / | | / | / | 5 |
| 16 | Improves Development of the Country | | / | / | / | / | / | / | 6 |
| 17 | Better Housing Communities | | | / | / | | / | / | 4 |
| 18 | Healthier Communities | / | / | | | / | / | / | 5 |
| 19 | Increased Privacy | | | | | | | / | 1 |
| 20 | Secured retirement | / | | / | | / | / | / | 5 |

IV. METHODOLOGY

Figure 1 shows the different years of source referred. 28 journals had been used as references while producing this paper. There are 28 journal papers been used in finding the suitable literature review to support this research. A descriptive study by using 28 related research papers within 15 years interval from the year 1994 to 2019. Which the numbers of papers versus years can be reflected in Figure 1 below.

There are 50 sets of structured questionnaires been send to 50 respondents who have experienced dealing with the PRIMA project as this project fall in the affordable housing type of project. The respondents with minimum 5 years experienced in construction project and dealing with the PRIMA project it's a must. The respondents are all from Klang Valley with a various background such as developers, contractors and as well as a consultant.

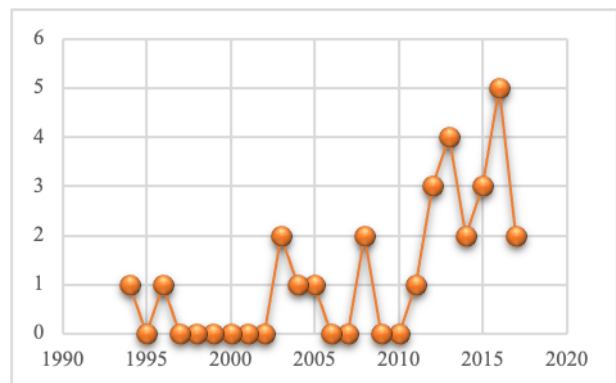


Figure. 1 Number of referred journal vs year

V. ANALYSIS AND FINDING

According to the questionnaires provided, the reading of the questionnaire has been concluded into Figure 2 and thus resulting in that the most beneficial outraged of owning an affordable housing is being closed to entitle themselves on

an increased of privacy with the total number of 44 respondents towards affordable housing benefits.

There are 15 barriers that have been listed which are secured retirement, increased privacy, healthier communities, improve the development of the country, stability of economics improves parenting, improve health, improve wealth, property improvement, property maintenance, public assistance, crime, health benefits, civic participation, and educational achievement. From all the 15 barriers in delivering affordable housing, the most reading goes to increased privacy. Which the respondents totally agreed 44 that affordable housing does not guarantee an increase in privacy as an owner of the house. The second higher goes to respondents totally agree 42 of them that another barrier to delivering affordable housing it's to maintain the healthier communities. There are no guarantees perhaps this because of the lowest understanding of the concept of affordable housing itself. This follows by civic participation with 39 and stability of economic with 35 are totally agree.

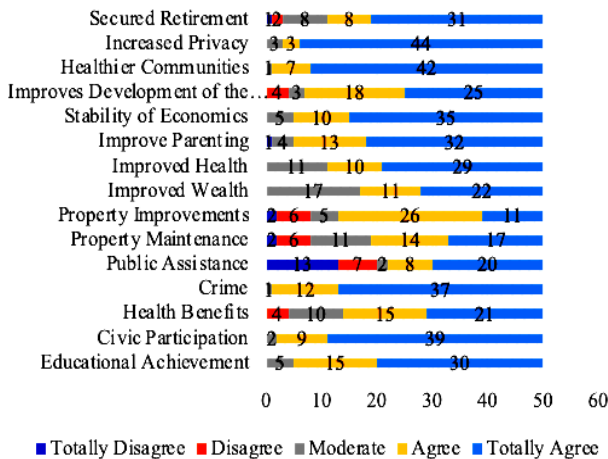


Figure 2. Barriers in delivering affordable housing

VI. CONCLUSION

To conclude this research, responsibility goes to all parties involved in developing, designing, and delivering affordable housing. From the finding found at Figure 2 above, the most highlighted fact by the respondents is privacy, healthier communities, civic participation, and stability in economics as the barriers fact to think and solve. It takes all to comes as one to contribute and to ensure the success of delivering affordable housing. From the construction players like developer, consultant, and contractor as well as local authorities and government. Privacy of the owner of affordable housing it's the main fact and issues been highlighted as this may reflect the design of the project. The designers and contractors have to consider the necessary action when it comes to delivering the project. With proper design and arrangement on the development, this may keep the communities stay in healthier space and environment. To maintain this, the participation from the public must come into the process of delivering 'affordable housing'. Government or local authorities may support in setting up the standard and framework for construction players as well as the buyer to follow to ensure that the concept of affordable housing can be delivered as a whole.

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