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PRELIMINARY HOUSING CONTINUUM MODEL FRAMEWORK FOR YOUNG HOUSEHOLDS IN GREATER KUALA LUMPUR

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Abstract

Owning a house had been the standard for adults until property prices increased, particularly in urban regions. The price increase led to homeownership becoming a pipe dream for most people. Young households (YH) that intend to purchase a house are subject to social and economic challenges, including a housing policy gap such as devoting attention solely to low-income earners and overlooking the middle-income demographic. The study objectives were to examine housing affordability issues among YH in Greater Kuala Lumpur (GKL) and to review the housing continuum model (HCM) globally. The study data were collected through questionnaire surveys of 323 randomly sampled respondents aged 20–39 years living in GKL. Resultantly, rising housing prices, lower household income, and limited housing choices contributed to YH affordability issues. Furthermore, homeless shelters, social or public housing, affordable housing, rental housing, and private housing were critical HCM components. Based on the findings, the researchers proposed a preliminary HCM framework that can be used to inform YH of available options in the housing market. Moreover, the framework can be used to aid the mitigation of housing affordability problems faced by GKL YH by addressing these issues holistically via framing the components of available houses.

Keywords: Young Households, Housing Affordability, Housing Continuum Model, Housing Policy

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INTRODUCTION

Housing has been significant in social change since the 20th century and is important to economic growth. Most people have dreamed of homeownership for generations. Moreover, most advanced economies aspired to achieve higher homeownership rates (McKee, 2012). Due to a significant increase in the number of young people moving from rural to urban areas during the 20th century to seek employment, city centres were transformed into economic, cultural, and social activity hubs (Van Doorn et al., 2019). Urban regions have increased from 30% of the global population in 1950 to 55% currently with a projected rise to 60% by 2030 (United Nations, 2018). For urban residents, the increased popularity of metropolitan areas is accompanied by poverty, urban sprawl, and housing affordability (UNHABITAT, 2018). Bilal et al. (2019) reported that GKL populations increased significantly due to unprecedented urbanisation in the era of industrial revolution, which resulted in high demand for adequate and affordable housing. Consequently, housing prices increased significantly and subsequently created the housing affordability crisis (Daud et al., 2017; Yap & Ng, 2018). McKee et al. (2020) stated that young households (YH) demonstrated the highest inability to afford houses and failed to realise the privilege of homeownership as an asset unlike older generations due to lower wages and high living costs. This group includes YH in GKL, Malaysia (Hamzah & Zyed, 2020; Ismail et al, 2021).

Malaysia has been termed a 'homeownership nation' due to its high homeownership rate (76.9% in 2019) (Department of Statistics Malaysia, 2020), which highlights the importance of the Malaysian government continuing to increase the homeownership rate which at par with the government objectives to ensure that everyone in the country can afford to have their own house called home (Kam et al., 2018). Malaysian government policies substantially emphasised housing since independence in 1957 and included housing in the Five-Year Malaysia Plan began in 1956 until the current 12th Malaysia Plan. The government also introduced policy specifically to address the issue in the housing market through National Housing Policy (NHP) and sub-policy, National Affordable Housing Policy (NAHP). Through the policy, the federal government has established various housing programmes, such as the 1Malaysia Housing Programme or Perumahan Rakyat 1Malaysia (PR1MA), Civil Servants Housing Programme (PPAIM), Residensi Wilayah (RUMAWIP) and many more to enhance housing access to low- and middle-income households. Moreover, each state government has launched affordable-housing initiatives, such as Rumah Selangorku (Osman et al., 2020) in Selangor, as have Melaka, Johor, Perak (Shatar et al., 2017).

Despite the availability of various homeownership programmes and schemes, the housing affordability crisis among Malaysian YH persists (Anacker, 2019). The decline in housing affordability among YH demonstrates the presence

of housing policy gaps and loopholes that should be addressed. As Malaysian housing policies exclude many groups, including middle-income earners (Mohamed et al., 2020), and there is a lack of housing options (Zairul, 2019), YH have been forced to rent or live in their parental homes. Thus, this study proposed a preliminary housing continuum model (HCM) framework that can be used in housing policy to aid mitigation of the housing affordability problems faced by YH in GKL. The study objectives were to: 1) investigate GKL YH housing affordability problems, and 2) review the HCM in the international context. The literature review addresses the housing affordability issue concerning YH and reviews the need for HCM in the GKL housing policy.

LITERATURE REVIEW

Housing Affordability among Young Households (YH)

Homeownership has become a normalised tenure of choice for adults until housing market Malaysian homeownership had become a normalised tenure of choice for adults until the housing market experienced spiralling house prices, especially in GKL, and a scarcity of affordable housing limited YH options after they had transitioned to adulthood. As Malaysia is known as a ‘homeownership nation’, the government has implemented incentives and schemes to assist house purchasing. Nevertheless, various factors have led to YH encountering an increasingly unstable housing trajectory. Consequently, the current YH housing scenarios have shifted from homeownership culture towards renting or living with their parents (Holleran, 2020). Overall, there are three factors for the YH housing affordability problems: housing price, household income, and housing options (Zyed et al., 2016).

Housing affordability is inextricably linked to housing market prices, which have become a significant barrier for low- and middle-income YH intending to purchase a house (Tawil et al., 2019). The National Property Information Centre (NAPIC) statistics demonstrate that the average house price in Kuala Lumpur and Selangor in 2020 was RM778,143 and RM486,659, respectively. The overall average house price in Malaysia for the year 2020 was RM429,877. Although housing prices have decreased slightly since 2019, the average GKL housing price continues to exceed the national average. The National Bank of Malaysia (Bank Negara Malaysia, BNM) estimated in 2018, the estimated maximum price for affordable housing should be at price of RM282,000 by using the international standards of Housing Cost Burden approach (Faraziera et al, 2019). Nonetheless, the 2020 housing price exceeded this. Consequently, this demonstrated that Malaysians YH who have just begun their careers and are transitioning to adulthood continue to encounter difficulty in purchasing a house.

Hassan et al. (2017) identified household income as a prominent factor influencing the Malaysian housing crisis, particularly in GKL where the housing

price increase overtook the household income increase. Hassan et al. (2019) and Zairul (2019) reported that the younger starters (25-29 years old), the majority of which earned incomes below the national median income which was RM2,594 in 2017, felt the most pressure from the current situation.

The BNM estimated that the monthly wages that would enable a comfortable life in an urban area were RM2700 for single people and RM6500 for married couples with two children (Chong & Khong, 2018). Nonetheless, the Ministry of Education Graduate Tracer Study survey (Kementerian Pendidikan Malaysia, 2019) revealed that the vast majority of fresh graduates earned starting salaries between RM1000 and RM3000 per month. Although the basic minimum wage increased to RM1200 in major cities and RM1100 in rural areas on 1 February 2020 (Christopher & Ong, 2020), the majority of young starters remain underpaid. According to BNM, such wages are insufficient for living comfortably in the GKL. Based on their current wages and living costs, the possibility of YH purchasing a house in the present and future appears unlikely.

Thanaraju et al. (2019) and Hamzah and Zyed (2020) hypothesised that limited affordable housing options have weakened YH purchasing power. Kim (2020) reported that most YH with incomes below RM1000 wished to live in high-end apartments despite the unaffordability. Zairul (2019) noted that the majority of homebuyers prioritised proximity to work as a primary criterion but Olanrewaju and Woon (2017) reported that most inexpensive housing is far from the city centre, which forces people to commute by motor vehicle, which is time- and fuel-consuming. The issue of housing affordability has become a research focus worldwide (Zainon et al., 2017; Kam et al., 2018; Yaacob et al., 2018; Sohaimi et al., 2018; Zairul, 2019; Hamzah & Zyed, 2020; Osman et al., 2020); nevertheless, there is a dearth of discussion of the relationship between housing affordability and the development of an HCM, which was the primary focus of this research.

The Housing Continuum Model (HCM)

Salman et al. (2018) noted that the influence of urbanisation and a range of challenges that aggravated the housing sector condition prompted the authorities to establish guidelines commonly referred to as 'housing policy' to address the issue. Malaysia has implemented a housing strategy since its independence: the objectives were described in the Five-Year Malaysia Plan and its purpose is to construct low-cost housing for people in need. Government efforts to meet citizens' housing needs have continued until the most recent Malaysia Plan (Shatar et al., 2017). Nonetheless, despite commendable efforts to aid homeownership, persisting loopholes in the current housing policy contribute to the housing affordability crisis, particularly in urban areas. Zairul (2019) and Mohamed et al. (2020) reported that the housing policy has several loopholes. These loopholes include a lack of focus on middle-income groups and a lack of

housing options, which have both contributed to other housing crises, such as overhang properties and homeownership affordability.

Therefore, to support the idea of homeownership and to bridge this housing policy gap in Malaysia and GKL specifically, HCM was introduced. As described by Haylen (2015), there is a housing system in the housing market, and each house is related to the next, which is referred to as the "housing continuum." A well-functioning housing continuum ensures that there are sufficient houses to meet the housing needs of people in the society. Additionally, the disparity between demand and supply for each property along the continuum may have a significant impact on the flow of housing across the entire continuum. Furthermore, the housing continuum has been introduced in a linear form since it suggests that all families should aim to advance along the continuum, and each level of the housing continuum symbolises an improvement in the housing status of the households (Flanagan et al, 2020). Through the housing continuum, policymakers can identify housing market issues more holistically and used it to identify key housing accessibility issues. Housing continuums have been described previously in the literature and in the housing policies of other nations, including Canada (City of Vancouver, 2012; City of Richmond, 2018), Australia (Australian Housing and Urban Research Institute [AHURI], 2017; Greater Sydney Commission, 2018), New Zealand (Auckland Council, 2020; Treasury Government NZ, 2020). Generally, the housing continuum describes the range of available housing options based on the house types available in a country, which can range from emergency shelter to private homeownership (City of New Westminster, 2010), and which are described below.

Emergency or Homeless Shelter

Emergency housing typically houses people with mental health issues, health problems, or family problems; domestic violence survivors; or people with financial disparities that led to homelessness by choice and force (Houard, 2011). The Australian Bureau of Statistics (ABS) defined the homeless as people without suitable accommodation alternatives and they are considered homeless if their current living arrangement is in an inadequate dwelling (ABS, 2012). Nevertheless, emergency or homeless shelters vary between countries. Some countries consider emergency shelter a municipality obligation and responsibility while other countries do not recognise this duty, particularly in the lower income countries. To assist the homeless, the majority of lower income countries rely solely on non-governmental organisations (NGOs) (Busch-Geertsema & Sahlin, 2007).

Social or Public Housing

According to the Community Housing Industry Association Victoria, Australia, the state government owns and manages state housing, whereas community

housing is managed and possibly owned by any NGO. Together, such housing is known as social or public housing, which shares a similar vision and mission: assisting in the accommodation of people facing housing stress and problems. Social or public housing mainly targets specific groups, such as low-income families, domestic violence survivors, the elderly, children, and other disadvantaged groups (Jones, Phillips & Milligan, 2007). Granath Hansson & Lundgren (2019) defined social or public housing as a house supplied for a non-profit purpose by the state, non-profit NGOs, or both.

Private or Public Rental Housing

The role of the rental sector is to accommodate low- or middle-income households that are unable to access social housing or any available affordable houses (Kemp, 2011). In the 20th century, the rental market became popular among the low- and middle-income groups. Although there is a social housing, which enabled property ownership among low- and middle-income earners, some social housing focused on the poorest households and not other low-income groups. Furthermore, some countries do not have sufficient social housing to accommodate middle-income earners (Hulse, 2003).

Affordable Housing

The Australian Housing, Local Government, and Planning Ministers (2006) defined affordable housing as a dwelling constructed at a lower cost than private housing to fulfil the needs of low- and middle-income households (Abelson, 2009). The US Department of Housing and Urban Development proposed the term 'affordable housing' as an alternative to 'below-market' or 'low-income' houses (Nguyen, 2005). In the United Kingdom, 'affordable housing' refers to 'social rental and intermediate housing' supplied to households whose requirements are not met by the market (Pittini, 2011). Affordable housing was created as a result of the inability of certain income groups to own private housing property.

Private Housing

The growth of city dwellers has outstripped the capacity of the government to provide adequate housing. Due to the massive numbers of low-income earners and the homeless, government efforts at providing accommodation for all citizens remain inadequate. As the public sector alone cannot construct sufficient houses, government efforts were compelled to include the private sector to provide houses for the middle- and higher-income groups (Agbola & Olatubara, 2007).

RESEARCH METHODOLOGY

In this study, the primary data were collected using a questionnaire survey and case study approach involving different countries. The questionnaire survey was

used to obtain information on the housing affordability problems among GKL YH. The case study approach was used to review the HCM globally before a preliminary HCM framework was constructed to be used in the Malaysian and GKL housing policies. Secondary data were collected through a literature review, where the data were obtained from online articles, journals, seminar reports, an online newspaper, and government reports such as that by NAPIC.

Questionnaire Survey

Participants were selected by random sampling, which is one of the simplest forms of collecting data from a population. Before calculating the sample size, the researcher should consider the target population and sample needs, such as population size, margin of error, confidence level, and standard deviation. Population size refers to the entire number of individuals in the population: "In a reliability analysis, sample size is perhaps the most important element" (Bonett, 2002, p. 335). If the population surveyed is divided into sub-groups, then each sub-group must contain at least 100 people. In this study, the sample was calculated as depicted in Figure 1. Overall, the sample size can be between 30 and 500 (Delice, 2010) but must reflect the eventual research quality.

$$\text{Sample size} = \frac{\frac{z^2 \times p(1-p)}{e^2}}{1 + \left(\frac{z^2 \times p(1-p)}{e^2 N} \right)}$$

Figure 1: Formula for calculating sample size
Source: Delice (2010)

Due to the current coronavirus disease 2019 (COVID-19) pandemic, all the survey was done using the Google Form and distribution was made online in 2021. The targeted area was GKL, which comprises seven districts. The total sample size successfully obtained was 323 and the participants were aged between 20 and 39 years because in Malaysia people age 15 to 40 years old are classified as "young people" in accordance with the Malaysian Youth Council (Dahalan et al., 2012). However, people ages 20 to 39 constitute the majority of first-time home buyers in Malaysia (Zyed et al, 2016) (see Table 1).

The data were analysed with descriptive statistics using SPSS software. Descriptive statistics facilitate, which enables easier data interpretation. For this study, the significance of the selected variable was depicted using a table. Subsequently, the results were evaluated and used to answer the first study objective.

Case Study Approach

To review the HCM in the international context, the researchers used the case study approach involving the HCM in the housing policies of Canada, Australia, and New Zealand because these are the countries that integrate HCM in their housing policy. HCM has been widely adopted in the majority of Canadian states. Meanwhile, in Australia and New Zealand, the federal government has devised a housing continuum to address both the issue of homelessness and housing affordability, as well as the affordability of owning a home among the country's indigenous population.

These policies were examined to gain a clear understanding of how the HCM can be implemented in Malaysian housing policy, specifically in GKL. Following data collection via the questionnaire survey and HCM review, the preliminary GKL HCM was developed as a framework to achieve the main research aim.

FINDINGS AND DISCUSSIONS

The questionnaire survey involved a total of 323 respondents. Table 1 summarises the respondents' profiles.

Table 1: Respondents' Profile

Categories		Percentage (%)
Age (years)	20-24	31.3
	25-29	26.9
	30-34	23.5
	35-39	18
Marital Status	Single	67.5
	Married	31
	Divorced	1.2
	Widowed	0.3
Current Living Area	Kuala Lumpur	20.7
	Hulu Langat	14.6
	Petaling Jaya	12.7
	Gombak	10.8
	Klang or Shah Alam	10.2
	Subang Jaya	10.2
	Ampang Jaya	10.2
Highest Education Qualification	Secondary school	49.5
	Diploma	22.6
	Bachelor's degree	10.5
	Master's degree	6.8
Houshold Monthly Income (RM)	1001-2000	18
	2001-3000	20.7
	3001-4000	13.3
	5001-6000	8.4
	Not applicable	12.7
Current Tenure	Owning	22.6

Renting	34.1
Living with family	43.3

Source: Author (2022)

To achieve the first research objective, the respondents were requested to rank their perceptions of housing affordability in GKL using the Likert scale as a proxy for their satisfaction level (refer to Table 2).

Table 2: Frequencies and percentages of the housing affordability

Statement	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
<i>Housing Price</i>					
In my opinion, housing prices in GKL are reasonable and affordable.	110 (25.5%)	175 (40.6%)	80 (18.6%)	44 (10.2%)	22 (5.1%)
The cost of a house influences the buyer's decision to buy one.	6 (1.4%)	33 (7.7%)	47 (10.9%)	172 (39.9%)	173 (40.1%)
It is more difficult for young people to purchase a house than it is for older people.	28 (6.5%)	69 (16%)	97 (22.5%)	148 (34.3%)	89 (20.6%)
The supply of affordable housing, especially in urban areas, does not meet the demand.	13 (3%)	35 (8.1%)	138 (32%)	177 (41.1%)	68 (15.8%)
<i>Household Income</i>					
Household income affects a buyer's ability to afford a house.	8 (1.9%)	10 (2.3%)	54 (12.5%)	176 (40.8%)	183 (42.5%)
The high cost of living and debt burden affect family finances and the ability of individuals to save money for a house purchase.	6 (1.4%)	20 (4.6%)	54 (12.5%)	189 (43.9%)	162 (37.6%)
Increases in the minimum wage could boost people's chances of becoming homeowners.	8 (1.9%)	20 (4.6%)	76 (17.6%)	158 (36.7%)	169 (39.2%)
<i>Housing Choice</i>					
Homeownership rates are declining due to a lack of affordable housing options.	11 (2.6%)	33 (7.7%)	157 (36.4%)	175 (40.6%)	55 (12.8%)
Houses should be designed based on people's preferences.	8 (1.9%)	29 (6.7%)	101 (23.4%)	202 (46.9%)	91 (21.1%)
Different housing choices can help improve homeownership rates.	11 (2.6%)	32 (7.4%)	123 (28.5%)	201 (46.6%)	64 (14.8%)
If it is not my housing preference, I will not buy a house even if I can afford it.	20 (4.6%)	72 (16.7%)	184 (42.7%)	122 (28.3%)	33 (7.7%)

Source: Author (2022)

Housing affordability is affected by price. Daud et al. (2017) noted that rising housing costs in GKL rendered homeownership unattainable for many lower- and middle-income earners. In this study, 40.1% of the respondents strongly agreed that housing costs are an important consideration when buying a home while 40.6% disagreed that the stated GKL housing prices are affordable and reasonable, which represented the majority opinion. Tawil et al. (2019) stated that the extremely high cost of GKL housing caused many YH to abandon their dream of homeownership in favour of renting or living with their families.

Out of the 323 respondents, 148 (34.3%) agreed that it is more difficult for young people to own a home than older people. New entrants to the housing market, particularly young people who have just finished school and are just starting their careers, are often affected by their ability to afford a house. McKee et al. (2020) asserted that the 21st-century YH have been unable to afford current housing market prices and are unable to enjoy the privilege of homeownership as an asset as older generations have, which supported the findings by Forrest and Xian (2018). Finally, 41.1% of respondents believed that the demand for affordable housing in GKL exceeded the supply. These findings are consistent with those of Zainon et al. (2017), who stated that an imbalance in the supply and demand of affordable housing in urban areas contributed to housing affordability.

The primary point of consideration when determining housing affordability is income. Income was the most important factor influencing housing affordability (Rameli et al., 2016), with which 42.5% of the respondents in this study agreed. Overall, 43.9% of the respondents reported that they were unable to save money for a house down payment due to their debt obligations, such as student loans. These findings corroborate the assertion of Raviv (2021) that many young people struggled to save for a down payment and obtain a mortgage due to various debts, including educational debt, which forced them to remain in the private rental market longer than previous generations. Next, 158 (36.7%) and 169 (39.2%) respondents agreed and strongly agreed, respectively, that increasing the minimum wage would help them afford a house. Nonetheless, although the US minimum wage had increased, many Americans continued to encounter difficulties even renting, let alone purchasing a house, particularly in cities (Anacker, 2019). That author concluded that raising wages would not solve the affordability problem as other factors, such as high living costs, were present.

The final factor influencing housing affordability is the availability of affordable housing options. Abdul Kadir et al. (2020) stated that affordability is measured not only by cost and income, but also by choices. Specifically, first-time homebuyers prefer houses that suit their preferences and needs before deciding to purchase a house (Sohaimi et al, 2017). In this study, 40.6% of the respondents agreed that a lack of housing options reduced homeownership rates. In contrast, 36.4% expressed no opinion on the statement and 202 respondents (46.9%) agreed that affordable housing should be designed according to the

buyer's preferences while 201 respondents (46.6%) agreed that having a choice might increase homeownership rates. Lastly, 184 respondents (42.7%) stated that they would be neutral when asked if they would buy an affordable house even if it was not based on their preferences. Therefore, it can be concluded that, despite the fact that housing policies and numerous schemes have been implemented, housing affordability among YH in the GKL remains a problem. As Rowley et al (2017) noted, housing continuum is the first step in conceptualising housing need, hence, it is significant to include housing continuum in GKL's housing policy to help fulfil YH housing needs while minimising the housing affordability problems among them.

Before developing the preliminary GKL YH HCM, it was crucial to review and reference the HCM used in the housing policies of Canada, New Zealand, and Australia. The Auckland Council (2020) defined the housing continuum as the range of housing types available in the community and which usually began with emergency shelters and ended with the private housing market. The council also described the HCM as a framework for viewing the types of houses available to assist policymakers in addressing housing issues, such as housing affordability, schemes, and initiatives. Specifically, the HCM contains helpful guidelines for government and policymakers to better understand the housing needs of various households and aids householders in meeting their requirements for acquiring a house and achieving homeownership status.

Canada

The Canadian government decided to unveil their first National Housing Strategy (NHS) in 2017 to address the country's housing affordability and affordable housing throughout the country. In order to address all affordability issues in each segment of housing, the housing continuum was created. Housing continuums have long been incorporated into national housing policy and have been implemented in other Canadian provinces, but in 2018, CMHC established a new housing continuum (Julia, 2018), as shown in Figure 2.



Figure 2: The Housing Continuum in Canada
Source: Canada Mortgage and Housing Corporation (Julia, 2018)

New Zealand

For overall housing plan, New Zealand's government introduced affordable housing continuum in their Auckland Plan 2050. The Auckland Plan 2050 has a

strong focus on ensuring that Aucklanders have security of tenure, as renting is becoming a long-term, possibly permanent, reality for many households. The continuum will foster both security of tenure and pathways to greater independence by offering housing choice and social mobility (Auckland Council, 2020).



Figure 3: The Housing Continuum in New Zealand
 Source: Auckland Council (2020)

Australia

To address the housing crisis in Australia, the Australian Housing and Urban Research Institute (AHURI) has formed a collaboration with various housing stakeholders to conduct research and hold discussions on issues relating to housing issues in the country's cities (AHURI, 2014). According to Rowley *et al* (2017) in one of the AHURI research paper (see Figure 4), understanding the housing needs using the housing continuum is the first step because different tenures are required for households in varied conditions, including household income. Calculating the prospective household income for each segment in the middle of the continuum and the supply required across the continuum to meet the housing requirement can be used to estimate need. More affordable housing options can help people transition out of social and public housing, allowing them to move along the continuum without having to rely on government assistance.



Figure 4: The Housing Continuum in Australia
 Source: Rowley *et al* (2017)

To summarize, the housing continuum is a diagram that depicts the range of housing options available in the market, ranging from emergency shelter

on one end to private housing homeownership on the other. The purpose of the housing continuum is to ensure that everyone has a place to live and owns a home at the end. This is because, according to Rossi & Weber (1996), homeownership creates more stable and secure living environment, which leads to higher levels of happiness among household members. As a result, it is critical for a person to own a house, particularly to provide a comfortable and pleasant life especially after coming of retirement age.

The Malaysian Context

The shape and the spectrum of housing available in the continuum is varies according to respective countries and cities. It can be easily integrated in the country that yet to have a housing continuum on their own like Malaysia and GKL By having the housing continuum in the housing policy, Malaysia government and policy makers can used it to visually depict different segments of housing that exist in the housing market so that they can identify key housing accessibility issues and cater to the housing needs of different groups in the society from lower income to middle income (Rowley *et al.*, 2017).

Since the Malaysian government has been employing and invested heavily in numerous schemes and programmes to help the people to attain the home-owner status since the country gained independence in 1957 (Soffian *et al.*, 2018) and given the goal of HCM is towards homeownership, it is appropriate to implement the model as a housing framework in Malaysia to support the government's efforts to promote homeownership in the county.

Therefore, this research proposes the HCM (please see Figure 5), which outlines a preliminary housing continuum framework for GKL. The proposed HCM begins with basic shelter for the homeless and ends with private housing built by private developers. Private housing is typically pricier than the government-developed public housing targeted at lower- to middle-income buyers.



Figure 5: Preliminary HCM of GKL
Source: Author (2022)

CONCLUSION

To bridge the current housing policy gaps, this research proposes that the HCM (Figure 5) be integrated with government policy and that policymakers consider housing problems more holistically by addressing all types of housing available

in GKL and automatically covering all income levels. The housing continuum is significant as it depicts diverse housing options ranging from emergency shelter to private housing. The findings are important as they proposed a preliminary HCM framework for Malaysians to clearly understand each housing segment and how the framework could identify solutions to the perpetual issue of housing affordability problems. Therefore, implementing the HCM in the housing policy would facilitate assistance from private developers and NGOs to aid the government in supporting homeownership among different income groups.

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