

**CENTRE OF STUDIES FOR QUANTITY SURVEYING**  
**FACULTY OF ARCHITECTURE, PLANNING & SURVEYING**  
**UNIVERSITI TEKNOLOGI MARA**  
**SERI ISKANDAR, PERAK**

**TINY HOME OWNERSHIP AMONG FRESH  
GRADUATES IN URBAN AREA**

Dissertation submitted in partial fulfilment  
of the requirement for the award of  
Bachelor of Quantity Surveying (Honours)

**PREPARED BY: NABILAH BINTI FUZI (2022484944)**

**SEMESTER: MARCH 2024 - AUGUST 2024**

## DECLARATION

"I declare that this dissertation is the result of my own research and that all sources  
are acknowledged in the references"

Student's signature : .....

Student's name : NABILAH BINTI FUZI

Date : 24 JUNE 2024

## **ABSTRACT**

The Tiny Home Movement (THM) was established as a countercultural movement using Tiny House, which averaged between 100 and 600 sqft. This research addresses the financial instability fresh graduates face, particularly in urban areas with high living costs; thus, high property values hinder young adults from homeownership even through loan instalments. The study aims to identify the criteria of THM that influence fresh graduates' homeownership opportunities and examine the eligibility requirements for owning a tiny house. This research aims to achieve two objectives: Firstly, to identify the criteria of THM that influence the chances of fresh graduates to own a house. Secondly, to determine the eligibility requirements for owning a tiny house. Qualitative methods are used, including analysing secondary data and conducting semi-structured interviews with participants from cooperative and commercial banks to gain insights into the housing loan procedure. The findings reveal that the success of THM in Western countries is attributed to economic, environmental, social and structural design aspects that provide the chance to own a house. Additionally, the eligibility requirements for owning a tiny house through a bank facility emphasise the importance of credit scoring, income, wealth, and expenditure. It concludes that while tiny houses offer an economically viable option, there remains a debate over the exact definition. Fresh graduates face challenges in homeownership due to low and uncertain income, excessive obligations, insufficient downpayment, lack of work experience, and inadequate documentation for loan applications. However, government initiatives like the "Skim Rumah Pertamaku" benefit low-income earners, offering hope for fresh graduates. Overall, if THM is adopted in Malaysia, recent graduates will have a good chance of acquiring a home, especially considering the success of government housing loan initiatives.

## ACKNOWLEDGEMENT

I am highly grateful to Allah S.W.T., who gave me the ideas and physical strength to prepare this dissertation. Completing a project of this nature requires more than the author's efforts. I wish to express my gratitude to the persons and all parties who responded to the survey and offered their invaluable contributions to the dissertation.

First, I would like to express my appreciation and acknowledgement to my supervisor, Dr. Hajah Norakmarwati, who has given me guidance, unfailing support, and ideas in preparing this dissertation. I would like to thank my beloved parents and family members, who never stopped encouraging and supporting me in completing my dissertation.

*“Last but not least, I want to thank you for believing in me, for doing all this hard work, for having no days off, I wanna thank me for never quitting”.*

Thank you.

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