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# UNSOLD SEMI-DETACHED HOUSE IN DUNGUN: OVERSUPPLY OR UNDER DEMAND?

A house is more than just a structure; it is a place where we create memories, find comfort, and build our lives. It is where we feel safe, laugh, relax, and sometimes even dream. Whether it's a cozy apartment or a sprawling family home, a house becomes a reflection of who we are and what we value. It's our personal sanctuary, offering a sense of belonging and a foundation for everything we do. A house also serves as a shelter, essential for day-to-day living. The market offers a variety of home types, catering to the diverse needs of the general population.

1. Cluster House - A type of residential property that is typically part of a larger development where several houses are grouped together in clusters.
2. Condominium - is a type of residential property where individuals own their individual units but share ownership of common areas with other residents.
3. Apartment - A residential unit within a building or complex where individuals or families live. In Malaysia, "apartment" can refer to a variety of residential units, from basic to more upscale living arrangements.
4. Detached house - refers to a type of residential property that is free-standing and not connected to any other homes. Owners of detached houses often have more freedom in terms of home design and renovation since the house is not constrained by adjoining properties.
5. Flat house - refers to a type of residential building or apartment unit that is part of a multi-story structure. It is a more general term and can be used interchangeably with "apartment" or "flat." The term "flat" often implies a relatively simple and functional design, with multiple units sharing common walls, floors, and ceilings.
6. Semi-detached house - Type of residential property that shares one common wall with an adjacent house but stands alone on its other sides. It is designed as one of a pair of houses that are joined together by a common wall.
7. Terraced house - also known as a "row house". It refers to a type of residential property where multiple houses are built in a row, sharing common side walls. They are generally more affordable than detached or semi-detached houses due to the shared wall structure and smaller land area.

There are numerous ads for semi-detached homes in the Dungun, Terengganu, area that range in price from RM340,000 to RM380,000. A "semi-detached house" is a form of residential structure that, while standing alone on one side, shares a common wall with an adjacent house. Here are a few essential traits:

Structure	A semi-detached house is designed as one of a pair of houses that are joined together by a common wall. Each house has its own separate entrance and is individually owned.
Design	The design usually includes two houses with a shared wall, often mirrored or similar in appearance. The design aims to maximize space efficiency while providing a degree of privacy.
Land	Semi-detached houses typically come with their own plots of land, which are smaller than those of detached houses but larger than those of terraced or linked houses. Each house usually has its own garden or yard.
Privacy and Space	While semi-detached houses offer more privacy than terraced houses (which are connected in a row), they may not provide as much privacy as fully detached houses. However, they generally offer more space and privacy than apartments or flats.

Additionally, there are many units remain unsold. One may wonder if this phenomenon is caused by oversupply, a lack of promotion, a decline in demand, outdated design, a lack of buying power, or other factors. According to data from the Statistics Department, as of 2023, the population of Dungun is 165,200 with 66.6% aged 15 to 64 years old with a breakdown of 51.5% being male.

From the same source, 82.2% of the population owned the property while 12.3% was rented. The remaining stay in quarters. Let's look at data from the National Property Information Centre (NAPIC) as of the first quarter of 2024 for the Dungun district. It was found that, from a volume perspective, Single Storey Semi-Detached has an LPR (Loan to price ratio or Loan Percentage Ratio) value of 118 with a value of RM40.36 million. High LPR indicates a larger portion of the property price is being financed by the bank. This is common for first-time homebuyers.

From this information, the demand and supply of semi-detached houses in Dungun should not have a big gap. However, from a macro perspective, research by Amy Soon from KDU University College (2019) stated that housing prices in the current market are not affordable by most of the home buyers using monthly income and types of preferred houses as data analysis.

According to research by Yap (2018), the ordinary Malaysian is very concerned about housing affordability, and there is not enough supply of affordable homes in the current residential real estate market. This is true in terms of perception, price range, and policies. Key factors influencing home affordability include income, land cost, property prices, and supply and demand. Additionally, government policies and economic conditions play a significant role in shaping the affordability of housing for the average citizen.

Purchasing a house is more than just a financial decision. It is a step toward building a future, creating a home, and establishing roots. It's a place where memories will be made, dreams will grow, and life's moments will unfold. While the process may be challenging at times, the reward of finding a place to truly call your own is worth every step along the way.

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