CENTER OF STUDIES FOR QUANTITY SURVEYING

FACULTY OF ARCHITECTURE, PLANNING & SURVEYING
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SARAWAK

ASSESSMENT OF HOUSING AFFORDABILITY FACTOR AMONGST B40 AND M40 IN BINTULU, SARAWAK

Final Project submitted in partial fulfilment

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Bachelor of Quantity Surveying (Honours)

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DECLARATION

"I declare that this Dissertation is the result of my own research and all sources are

acknowledged in the references"

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ABSTRACT

Housing affordability can be defined as the ability of the person in term of the person saving, this not only for housing cost but also include other expenditure that contribute to their income. Limited supply of affordable house and inconsistent of house price increase and low income has led to unaffordable for ownership of house. Due to the unaffordable level of house price, it is causing B40 and M40 household cannot purchase their dream house. This research aim is to study what are the factor that affecting the housing affordability and as well as identify the methods to improve the issues of unaffordability of housing among B40 and M40 in Bintulu. To achieve the aim, the objectives of this study are to study what are the factors that affecting the housing affordability among B40 and M40 in Bintulu, to analyse the biggest factor that causing the unaffordability housing affordability among B40 and M40 in Bintulu and to identify the method to improve the factors of unaffordability housing affordability among B40 and M40 in Bintulu. For this study, it will be using questionnaire as the primary data and secondary data will be from literature review. The data that already been analyse in the SPSS software, form into table and pie chart. The finding of this study to identify biggest factor that causing the housing affordability and the method to improve it amongst B40 and M40 in Bintulu.

Keywords: Housing Affordability, Affordable Housing, Factor, B40 and M40, Bintulu Sarawak

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CHAPTER ONE

INTRODUCTION

1.1 TITLE OF RESEARCH

The title of this study is **Assessment of Housing Affordability Factor Amongst B40 and M40 in Bintulu, Sarawak.**

1.2 INTRODUCTION

Affordable housing has many meanings. Normally the term of affordable housing can be defined easily by other people. The phrase "affordable housing" often be used by the government, agencies, developers and landowners to represent the development of housing Olanrewaju et al., (2015). The research conducted by Olanrewaju & Tan, (2018) affordable housing can be described based on the nature of knowledge of common sources. Firstly, affordable housing can be knows if its rental cost or mortgage cost did not more than 30 percent from the household income US Department of Housing and Urban Development, (2006). Moreover, 30 percent of the household income will be included with utility bills. Under the mortgage cost, it will include all the related utilities, taxes and insurance.

Based on the statistics from Department of Statistics, (2020) 23.6 percent from the household expenditure will be contribute to basic needs by every Malaysian such as water, house, electricity and fuels. Secondly, affordable housing can be defined as the terms of median multiplier Demographia, (2015). The study conducted to measure affordable housing based on four main sources of income such as paid employment, self-employment, property & investment and current

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