

THE CHALLENGES FACED BY RESIDENTS IN AFFORDABLE HOUSING AT BAYAN LEPAS, PULAU PINANG

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ABSTRACT

This study focuses on the challenges of Bayan Lepas residents in obtaining affordable housing in Bayan Lepas, Penang. Affordable housing is frequently characterized as suitable for low and medium incomes. However, Bayan Lepas, Penang's housing situation demonstrates that high-end housing is more expensive than inexpensive housing. As a result, Bayan Lepas locals struggle to possess their own homes. This study aims to determine the residents' challenges to obtaining affordable housing in Bayan Lepas, Pulau Pinang. Fifty heads of families from low- and middle-income groups in the Bayan Lepas area were chosen to fulfil the study's goals. Semi-structured interview techniques are used for data collection. The qualitative data is next subjected to thematic content analysis. This study identified six (6) challenges to obtaining affordable housing for the Bayan Lepas people. The high cost of living, the difficulty in getting bank loans, the high down payments, expensive homes, the low income, and the problem in qualifying for affordable housing are a few challenges. Hence, it is suggested that the local government take a more active role in raising the ability of Penang's citizens and the number of affordable homes on the island, particularly in the Bayan Lepas region.

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INTRODUCTION

In Malaysia, housing affordability and long-term development are significant challenges. The government has affordable housing plans to alleviate housing affordability, and the government has also created housing programmes encouraging low-income people to buy rather than rent. However, as part of the government's aim to develop affordable units, promoting enough investment in Pulau Pinang's affordable housing supply is difficult. This research examines the government's involvement in fostering the development of affordable homes in Pulau Pinang.

Penang's biggest problem is affordable housing. Penang is limited. As a "business destination," the state provides employment and investment opportunities. Penang is Malaysia's second-most-unsold state after Johor and Selangor. Penang's average house price rose 3.2% annually between 2000 and 1Q2021. In 2018 and 2019, prices fell by 16.14% and 5.60%, respectively. (Zerin et al.,2021). Developers may have built affordable housing to reduce Penang's property overhang, lowering home prices in 2018 and 2019. Pulau Pinang's affordable housing is unsustainable. Overpriced housing outnumbers reasonably priced property on Pulau Pinang, making it unaffordable. Nurul Liyana Ibrahim & Nurul Hana, (2018) predicted affordable housing demand R2 and MAPE measure affordability, birth rates, child mortality, unemployment, inflation, GDP, poverty, income, and housing stock impact housing demand. This fixes supply-demand mismatches.

Syed Jamaludin et al. (2018) studied inexpensive and sustainable housing integration. Market, professional, social, and technical issues are categorized. The study concluded that Malaysia still lacks affordable and sustainable housing and must integrate cheap and sustainable housing. The study suggests that public authorities give incentives, refunds, and training to promote sustainable approaches. Economic and social well-being has received more attention in recent years. (Sukereman et al., 2021), (Woo., 2018), (Sekaran et al., 2018), (Embi et al., 2019), (Jones & Grigsby, 2020) and (Yaacob et al., 2017). Most of this study focuses on economics.

The researcher's objective is to determine the residents' challenges to obtaining affordable housing in Bayan Lepas, Pulau Pinang. The results will

be helpful to policymakers on affordable housing delivery and developers on measures to increase profit margins and housing supply.

LITERATURE REVIEW

Concept of Affordable Housing

Affordable housing can be described as affordable housing units for those with less than the median family income. Many housing researchers describe housing based on their personal preferences. Here are some housing definitions from housing experts.

(World Health Organization, 2018), defined affordable housing as adequate in quality and location. It does not cost so much that it prohibits its occupants from meeting other basic living costs or threatens their enjoyment of fundamental human rights. Three standard measures in measuring the affordable housing concept fall into two components: housing costs and household income. The house price-to-income ratio is one of the most commonly used tools for measuring affordability.

Criteria of Affordable Housing

According to the Affordable Homes Policy, DRMM outlines the Sustainable Affordable Housing Criteria, which includes three (3) significant criteria.

Affordable House Price Category by State

The DOSM (2018) Household Income and Basic Amenities Survey Report examined the affordable housing price category by state. According to the survey, WP Kuala Lumpur has the cheapest dwelling at RM326,628, followed by WP Putrajaya at RM297,900 and Selangor at RM267,948. The median household income (median) in these three states is RM8,191, while the most affordable housing price is RM294,876. The government uses this strategy to set the maximum affordable dwelling price at RM300,000. While affordable housing prices in Kelantan, Kedah, Perlis, and Perak are at RM150,000,

Affordable Home Ownership Control

Each state sets rules for determining the conditions of ownership of cheap dwellings. Generally speaking, the regulation of this supply entails establishing the fundamental criteria for selecting those who are actually qualified and in compliance with the requirements set by the housing policies of the relevant states or the Federal Government. Therefore, the RMM applications must be:

- i. Malaysian
- ii. Aged 18 years and above
- iii. Household Basic Salary Income
- iv. First House for one household
- v. Registered with the State Housing Board
- vi. Moratorium

Income Classification in Malaysia

Household income, according to (DOSM, 2019), refers to the total earnings received (accumulated) by members of households, both in cash and in kind, that occur regularly throughout the reference period. Penang's median household income is RM5,409. The household income classes in Malaysia are B40, M40, and T20. The bottom 40% (income less than RM4,850 per month), the middle 40% (income between RM 4,851 to RM10,970 per month), and the top 20% (income exceeding RM10,971 per month) of Malaysian family income are represented as B40, M40, and T20, respectively.

Affordable Housing in Global Context

Inadequate housing affects urban equity, inclusion, safety, livelihood, and health. Appropriate and affordable housing promotes social and economic diversity. Residents need quality services, amenities, and jobs. Population affects housing viability. Population affects housing demand (Mulder, 2006). Population growth drives housing demand.

(Natalie Keffler, 2021) The worldwide housing crisis worsened this year, with cities impacted worst. The world population keeps rising. The UN expects the world population to reach 8.5 billion in 2030, 9.7 billion in 2050, and 11.2 billion in 2100. As the population grows, urban housing affordability will worsen globally because population growth will increase

housing demand. While property values have grown considerably during this time, household expenditure has risen more than income and profits.

Australia's housing crisis is growing. The ABS estimated 116,000 homeless Australians. 17% of the homeless were under 12 years old. Women over 55 grew the quickest. Over 430,000 people were on public housing waitlists, with many more on NDIS. As a result, 450,000 social housing units are needed. Community Sector Banking (half-owned by Bendigo Bank and CHPs, Haven, Home Safe in Victoria, and Housing Plus) subsidizes affordable housing tenants for 12 months with \$50 million (Tobin. G, 2021). The effort assessed CHP renters' willingness and capacity to buy.

Affordable Housing in Malaysia Context

Various strategies and policies have been used at the federal and state levels in the government's efforts to guarantee that the people of this country can afford to purchase a home. The government's strategy for reducing the increased cost of living includes preparing affordable homes as one of the primary measures. However, rising construction costs, as well as a variety of other factors, all contribute to increasing house prices. As a result, the middle-income group, or M40, is finding it increasingly difficult to own a home, and some are being forced to continue living in homes that should be reserved for the low-income group (B40). In addition, rising people's incomes and lifestyles have led to continued demand for affordable housing.

Federal and state governments have established several institutions and executed tangible steps to enhance affordable housing for the M40 group (DRMM, 2019). Housing Corporation 1Malaysia PR1MA, Rumah Wilayah Persekutuan (RUMAWIP) under the Ministry of Territories Federal, People Friendly House (RMR) under the Ministry of Housing and Local Government (KPKT), and Housing for Malaysian Civil Servants (PPAM) under the National

Housing Department (JPN), KPKT are national initiatives. Selangor's Rumah Selangorku, Johor's Rumah Mampu Milik, and Pahang's PR1MA provide affordable housing. The M40 group earns between RM2,500 and RM7,500 per month, and this group pays RM100,000 to RM300,000 for each house.

Affordable Housing in Pulau Pinang Context

Rising property prices make buying a home expensive. Due to a growing population, inflation, and foreign purchasers, property costs have increased beyond the grasp of many individuals, especially first-time homeowners. Therefore, Penang State created the Affordable Housing Scheme to support first-time homebuyers.

The State Government established "Rumah Mampu Milik" to supply affordable housing to the Penang population. The Penang Affordable Homes Scheme (PMM) provides high-quality, affordable housing to Penang residents. The PMM initiative aims to build affordable homes in Penang's key areas.

In Penang, "affordable housing" means homes under RM400,000. A, B, C, D, E, and F have been in six groups since August 2018. "Low-cost houses" is now "Affordable Housing Type A." "Low-medium-coast houses" are now Type B affordable housing. Six factors differ by ceiling price:

Table 1. Types of Affordable Houses in Penang Penang Affordable Housing

Penang Affordable Housing		
Type	Price Point	Income Limit (Monthly)
A	RM 42,000	RM 2,500
B	RM 72,000	RM 3,500
C1	RM 150,000	RM 8,000
C2	RM 200,000	RM 10,000
C3	RM 300,000	RM 12,000

Sources: Penang Property Talk

Issues in Housing Affordable

Inability to Buy House at Market Price

The National Housing Policy, based on Malaysia's median multiple of between 4.0 and 5.0 from 2002 to 2016, RM188,208 is deemed the highest feasible price for a house in Malaysia, given that the national household income is only RM5,220. In 2018, however, property prices outpaced the income of most Malaysian households by RM293,300. This demonstrates

that the population's income rate is not proportional to the increase in housing costs. According to (Ramli et al., 2020), the analysis found that the increase in house prices is due to the high rate of urbanization.

Low Income

According to the (Department of Statistics Malaysia, 2017), nearly half of Malaysian employees earn less than RM2,160 per month, making the median income of wealthy households a significant factor in determining the index of home ownership affordability. However, based on current median home prices, this increase in income rates is deemed insufficient for home ownership.

The 2019 Household Income and Basic Facilities Survey found that the B40 group's income ceiling was RM5,309. On the other hand, the maximum income for the M40 group of 179,500 families is between RM5,310 and RM10,679. 89,700 T20 families had incomes over RM10,679. T20 accounted for 43.1% of household income, up from 42.8% in 2016. M40 controls 38.4% of total income, while B40 controls 18.5%. The survey results also revealed that the average income of B40 households was less than the national median income. This indicates that the income distribution of the B40 household group is positively skewed or skewed to the right, with the majority of low-income families influencing the average income figure.

Living Expenses

The Malaysian middle class would fall into urban poverty if living costs kept increasing while incomes stayed the same for a long time. With the current salary level, the budget for a family's essentials is the money needed to meet the family's basic needs (Allegretto, 2006). This fits with the idea that you should spend as little as possible. Also, (Nicholson and Snyder, 2008) say that the minimum cost of a service is the least amount of money needed to get it. This includes a small salary for security and a good standard of living (Chien & Mistry, 2013); (Diamond, 1990); (Flanagan & Flanagan, 2011); (Rosewater, 1921) as cited in (Latimaha et al., 2018).

According to the Household Expenditure Survey 2019 (Malay Mail, 2020), the average amount Malaysian families spent each month climbed by 3.9% between 2016 and 2019. Malaysians spent RM4,534 monthly in 2019. Households spent RM4,033 in 2016. In 2016, families spent RM3,314. RM3,654 50% of Malaysian households spent RM3,654 in 2019.

In Malaysia, half of all households make RM5,873, the median family income. City or rural living influences a family's monthly spending. Urban families' monthly living costs averaged RM4,402 in 2016 and RM4,916 in 2019. In 2019, rural families spent an average of RM3,038 (2019). Rising living costs are a growing concern.

Difficult to obtain Bank Loan

With limited purchasing power due to low income and rising incomes that do not keep pace with rising house prices, the chances of housing financing are lower. Thus the main factor is those home buyers prefer a location close to school and workplace (Mang et al., 2020). Most housing that provides good facilities and amenities is expensive to house. Most young purchasers cannot afford to buy a house due to their current debt obligations (vehicle loans and credit card arrears payments), which may make it difficult for them to make a housing loan.

METHODOLOGY

This research examines the residents' challenges to obtaining affordable housing in Bayan Lepas, Pulau Pinang. This topic involves qualitative research to understand low-income urban people's opinions on affordable housing.

Several writers (Dikriansyah, 2018), (Khoo & Woo, 2020)(Rangga et al., 2019) employed qualitative methods to analyse housing. Due to a lack of information about the issue and its response, qualitative research was used. This strategy relies on a person's experience, expertise, and research rather than statistical analysis of survey responses to a real-world scenario (Gummesson, 2000). Qualitative data helps discover meanings, attitudes, and assumptions regarding the sources of perceived affordable housing and strategies to change it. Because of interest in reasons, perspectives, and decision-making, qualitative research was employed.

This study employed phenomenology to describe and explain affordable housing in Bayan Lepas from the respondents' perspectives. This research attempts to investigate low-income Bayan Lepas and Pulau Pinang residents' housing challenges and obstacles. Thus, phenomenology

is the best technique. (Huston & Rowan, 1998) Define phenomenology as the study of a phenomena's meaning. Phenomenology studies individuals' life experiences to identify why and how they act.

Data was validated through semi-structured oral interviews and secondary sources (journals, newspaper prints, and government documents). As finding volunteers was challenging, researchers utilized purposive sampling (Creswell, 2014). This research uses manual thematic analysis to identify, analyse, and present data topics. This strategy helps researchers avoid repeating studies and work with enormous data sets.

Data Collection Procedure

This research used many approaches to gather first-hand information. Semi-structured interviews were used for the study, and Bayan Lepas and Pulau Pinang family heads participated in semi-structured discussions.

To get first-hand information, each semi-structured interview took about 10 to 15 minutes to finish. The information was gathered in Bayan Lepas, on the island of Penang, with 50 participant head of the household family.

In contrast, secondary data for this research were obtained to support the gathered primary data from verified data sources, such as government reports and statistics. Secondary data were used in this research to gather information from the local administration and the Penang State Housing Department.

Sampling Procedure

In qualitative research, non-probability approaches are employed to select study samples. Qualitative sampling requires a different way of thinking than quantitative investigation, where neither statistical representation nor size are most significant. This research employed non-probability sampling to select participants. The example sections were selected because they allowed us to examine them in detail and learn about the themes (Bryman, 2012). In qualitative research, sampling is done purposefully to gather rich and accurate information (Lincoln, &

Guba, 1985). Purpose sampling's key selection criteria are demographics and characteristics of a person who may supply in-depth information on the issues and challenge urban families in Bayan Lepas, Pulau Pinang, encounter while seeking to buy an affordable house.

To be more specific, the purposive sampling approach collects information from the participants about their location, employment, and educational background. Additionally, reliability is the main criterion, according to Lincoln and Guba (1985), who said that "a sampling is concluded when no new information is available from fresh sample units". Therefore, the researcher is responsible for determining the amount of information or data required for the study and balancing it with available time and funds. Because it is very difficult to maintain and analyze data from extended interviews that have been transcribed, the vast majority of qualitative studies include less than 100 participants (Liamputtong & Ezzy, 2005). Fifty participants are the initial target for this study.

Therefore, 50 Bayan Lepas family heads of households were purposefully chosen to serve as research subjects and participate in the semi-structured interview sessions. The snowballing strategy was used to connect with the other participants once the initial subject was locked and questioned. The participants started the snowballing process by sharing information about the study with their contacts with the same criteria, making it easier to recruit volunteers.

Penang's household heads were picked based on the Malaysian Standard Classification of Occupations 2020, including skilled, semi-skilled, low-skilled, and informal workers. According to the Malaysian Standard Classification of Occupations 2020, PMR, SPM, Diploma, Degree, and postgraduate personnel were chosen (Ministry of Human Resources, 2020). Professionals and skilled employees often have university degrees and postgraduate degrees, whereas semi-skilled workers may have diplomas or certificates. As support staff in an office or industry, low-skilled employees normally have STPM or SPM, while informal sector workers might have PMR or elementary school.

The person's income level is directly impacted by their education (Erola et al. & Norhanishah, 2017). As was already said, the participants'

occupations may be impacted by their educational backgrounds, which directly impacts their income levels. Participants in the low-skilled and semi-skilled worker categories are assumed to labour in the unorganized sector, which pays less. Those who fall under the skilled worker category and have degrees often work in the formal economy. However, based on their salary, they may still be considered low- and middle-income. The low- and middle-income groups were selected for this study's participants based on the criteria since they seem to be the study's principal protagonists. This is because a person's ability to finance a home in Bayan Lepas is strongly influenced by income level.

ANALYSIS AND FINDING

This portion of the thesis describes the content analysis method for analysing the collected qualitative data in detail. Interview-collected information was manually analysed. Content analysis is likely the most frequently used technique in qualitative data analysis using content-based coding. This technique entails coding and categorizing data to make sense of the acquired data and emphasize any relevant information or results obtained from the interviews.

Table 2.0 illustrates the topics classified based on participant information. These topics keep with the study's aims, and the data from the three research aims was utilized to construct three themes.

Table 2. Thematic Content Analysis

Research Objective	Theme	Data from participants	No of respondent
To identify the challenges of people in affordable housing	Economic	Expensive of houses	50
		Low income	43
	Social	Difficult to apply for affordable house	28
	Financial	High urban living cost	50
		Difficult to obtain bank loans	23
		High down payment	16

Source: Author

The Challenges of Residents in Purchasing Affordable Houses

The first aim of this study is to identify the challenges faced by Bayan Lepas residents in purchasing affordable housing. From the data analysis, it's clear that there are three themes with six challenges.

Expensive House

Most respondents have expressed that affordable housing programmes in Bayan Lepas are still expensive for them. From 1985 to 2022, the price of RMM rose significantly, from RM25K in 1985 to RM300K per unit in 2022. According to President Persatuan Perunding Hartanah Muslim Malaysia (PEHAM) (June 2022), "House prices are expected to continue to increase until 2025 with an increase of up to 10 per cent every year, thus seeing no more low-cost houses priced at RM200,000 and below."

R15 has described the current condition of Bayan Lepas People, especially young people in their daily life

"Young people now mostly can't afford to buy a house on the island because it is too expensive. Before then, it used to be that Affordable houses were offered at RM 50 K. At that time, many residents could afford to buy a house. But with the current situation, the price of goods to make a home is rising, and affordable houses are offered at RM150K and above. Even if you make a bank loan, you will have to pay RM500-700 and above a month. I think it's no longer an Affordable Home but an Affordable Forced Home. At the current age, house rentals are also expensive. Some rent a month for 700 ringgits for one unit house. That's just the cost of a house that doesn't come into the utility anymore. For those with low incomes, we can't afford to buy a home nowadays."

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Low-Income

Most respondents agreed that the main challenge for people in purchasing affordable housing is income. However, while the rate of revenue has increased from RM1200 to RM1500 by the government, most people still cannot afford to own a house since the price of homes is now rising faster than income.

Difficult to Apply for Affordable House

28 of 50 respondents agreed that applying for affordable housing programmes is complex. R04 has expressed, "Several criteria must be met for an affordable house application to be approved." To purchase affordable houses, they also need to compete with others due to the number of applicants being more significant than the number of houses available. R03 has voiced that *"the process of waiting lists is too long until, at the end*

of the process, they decide not to wait anymore."

High Urban Living Cost

In 2022, urban costs, according to the respondent, will be too costly. The rise in salary from RM1200 to RM1500 has had no beneficial effects on them. The cost of products and services has risen significantly in recent months. More than two-thirds of those interviewed stated they were depressed because of recent increases in the price of goods.

R01, a male Indian Muslim who is 65 years old, and R06, a male Muslim who is 45 years old and works in private agencies, both stated that the high cost of living in the city impacted people in Pulau Pinang, especially in Bayan Lepas.

"Although wages have been increased, the price of goods has always increased. The cost-of-living standards here is also getting higher" -R06

On the other hand, R01, a 55-year-old male Malay who works in private agencies as a courier service and have three dependents, responded that the high urban living cost affected him when the dramatic increase in the price of goods was making him feel depressed

'Even though the government has raised the salary rate from RM1,500 to RM1800, it is still not enough as the price of goods is rising. The space for us to live in is easy to live in. We are distressed by the current economic situation with many cries. So, it's no wonder why so many people are now bandits. It's because each of them is stuck looking for money to survive supporting their families.' – R25

Therefore, due to the rising cost of living in urban areas, the possibility of buying a property, even an affordable house, has become very difficult.

Difficult to Obtain Bank Loans

23 respondents stated that obtaining a bank loan is challenging to purchase affordable housing. This is because each bank loan application depends on the applicant's income.

Respondent R13 said, "For low-income people, salary is below RM 3k

can't afford to make a RM 200K loan. The bank has rejected his application because the income criteria do not match the bank's needs."

R16 and R32 agreed that getting a bank loan application is challenging.

"Not everyone can apply for a bank loan. The loan is based on household income. If people find it easy to apply for the loan, I believe that all people in Pulau Pinang will own their own house." -R15

"If a person's net income is plentiful and they can afford to pay a home loan and other expenses each month, then they are eligible to buy a home." – R32

However, R07, 60 years old, and R14, 36 years old, both of whom work in the private sector, have proposed to the government an effort to provide low-interest bank loans to encourage Bayan Lepas residents to own a home.

High Down Payment

16 of 50 respondents have stated that 10% of the down payment is relatively high for them. R19 said, "In terms of house deposits, there are limitations on the ability of youngsters to purchase an affordable house." Currently, the starting income for young people is RM 1,500. While housing costs continue to rise, saving for a 10% down payment will take some time. Once they have collected enough deposits, the housing price rises, and they must add further deposits.

RECOMMENDATION AND CONCLUSION

Recommendation

There are various possible actors in affordable housing and its influence on Penang Island urban households. Low- and middle-income residents may be overlooked if a city doesn't provide affordable housing. A more definitive study is needed to guarantee that everyone can afford a property in a quality region and determine whether affordability is increasing for urban families.

This research shows that the Penang State Government has

implemented several initiatives to increase the availability of affordable housing on the island. It includes reducing construction and compliance costs, launching a home ownership campaign, and requiring developers who fail to build low- and medium-cost housing or purchase quota housing to pay RM120,000 per unit. Geographic concerns and persuading investors from outside the region to invest in the expensive house have prevented efforts to encourage private developers to build affordable homes in Bayan Lepas. Many private developers would rather pay penalties than build low-cost dwellings since the fees can return considerable profits. Many private developers nowadays focus more on profit, not affordable homes. As a result, Bayan Lepas offers more expensive houses than affordable ones. This can be seen and evaluated when the most affordable Bayan Lepas housing is from the 1980s to 2015.

Although there are affordable homes in Bayan Lepas, most people feel the rates listed are still unaffordable. Most affordable housing in this neighbourhood is priced between RM250,000 and RM350,000, which is still below the cost of living for persons on average salaries. In addition, most of them said they find it difficult to access infrastructure and utilities in the region, as most affordable housing developments are outside of cities. To solve this issue, the state government can adopt numerous proposals to expand the number of affordable housing units in metropolitan areas, with a particular emphasis on Bayan Lepas, Penang, so low-income people have equitable access to education, transportation, and services. This can be accomplished by utilizing housing policy tools to preserve and expand affordable housing communities.

The Penang State Government can leverage the approach by providing private developers with targeted incentives and requirements by delivering private developers with fertilization and regulation of housing market prices, which can lead to the construction of affordable homes in Bayan Lepas. In addition, the government also adopted the approach by providing state and local subsidies for the construction and operation of affordable housing, specifically in the Bayan Lepas region.

By focusing on affordable housing in certain places, the government may help developers in Bayan Lepas overcome high land prices, private developer competition, and other impediments. As a result, high-priced

inmates in Bayan Lepas might be limited. In addition, local governments can determine where affordable home developers can build. These activities aim to sustain and increase Bayan Lepas' affordable housing.

It may be possible to create affordable, long-term homeownership opportunities in areas with high real estate values by providing a programme that lowers the cost of buying a home. Local governments can adapt how they use shared-equity homeownership strategies such as community land trusts and title deeds to reduce homeownership costs in resource-rich areas. Local governments must provide mechanisms to create affordable homeownership opportunities by maintaining affordability over the long term. Local governments can harness the funds by making homeownership units affordable through subsidies that lower the units' initial purchase price for eligible buyers and preserve them over the long term.

CONCLUSION

This study argued that there is a shortage of affordable housing in Bayan Lepas since many private developers are more focused on building expensive houses. Many low-income Bayan Lepas people are stressed about buying an affordable house owing to high urban living costs, poor income, difficulty obtaining affordable housing, high down payment, and difficulty obtaining bank loans.

This study examines the resident challenges in affordable housing at Bayan Lepas, Pulau Pinang, by identifying the challenges of Bayan Lepas residents in affordable housing and examining the role and policies implemented by the Housing Department in Pulau Pinang. By doing this research, I can conclude that the Penang government has made an effort to expand affordable housing by introducing a housing cost reduction plan and implementing the Pulau Pinang Home Ownership Campaign and the Real Estate Sector Stimulus Policy of Penang 2020. However, this initiative is still ongoing, and there has been progress on future affordable housing initiatives that are not focused on the Bayan Lepas area.

As a result, this study investigated how other nations addressed similar issues in the research area. As a result, local Housing Solution was founded

to meet this demand and advise how to implement successful local housing plans in high-cost areas such as Bayan Lepas and Pulau Pinang. Based on the steps taken by other nations, I strive to use the same approaches to expand the number of affordable homes in Bayan Lepas, Penang, to meet the Penang 2030 objective of improving liveability and quality of life for Penang residents.

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CONFLICTS OF INTEREST

The authors declare that there is no conflict of interest regarding the publication of this paper.

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Surat kami : 700-KPK (PRP.UP.1/20/1)

Tarikh : 20 Januari 2023

Prof. Madya Dr. Nur Hisham Ibrahim
Rektor
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Cawangan Perak



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Sekian, terima kasih.

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Saya yang menjalankan amanah,

SITI BASRIYAH SHAIK BAHARUDIN
Timbalan Ketua Pustakawan

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27.1.2023

PROF. MADYA DR. NUR HISHAM IBRAHIM
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