

UNIVERSITI TEKNOLOGI MARA

**THE BARRIERS OF HOUSING
AFFORDABILITY AMONG LOW
AND MIDDLE INCOME RESIDENTS
IN KUALA LUMPUR**

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ABSTRACT

The right to have shelter is a basic need for everyone as it plays momentous role in the country's economy and social well-being. Government had provided initiative for low and middle income so that they can have their own house. However, there are still many people who cannot afford to buy a house. In the developing country like Malaysia, the government are struggle to provide affordable housing for the citizen as a way to reduce scatters and homelessness. In Kuala Lumpur area specifically, there are many people cannot afford to purchase a house due to several factors or limitations. Therefore, this study would like to examine the main factor that contribute to the housing unaffordability among residents since there are many factor that lead to unaffordability among residents. This study has been conducted in Kuala Lumpur area. The quantitative method has been applied and 500 set of questions had been distributed to the low and middle income residents. Based on the finding, it was found that the main barrier against the issue of the affordable house among residents in Kuala Lumpur is growth of housing prices. Rapid growth of housing price nowadays being the factor and limitation for the residents to purchase their own house. Finally, several recommendations were provided for Malaysian Government as a way to be more effective and concern about resident's problem.

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CHAPTER ONE

INTRODUCTION

1.1 Preamble

This chapter highlighted the discussion on the barriers towards housing affordability between low and middle-income population. Background of the study briefly discuss the housing unaffordability among low and middle income among residents that stay in Kuala Lumpur. After that through this chapter also talking about problem statement whereby what is the factor or a cause that leads to unaffordability or the residence cannot afford to buy or purchasing a house. Instead of that, there is also a section that focuses on the research question and research objective of this study. Further elaboration discussing the scope of study and next will portray the significance of the study which is this study give significance towards body knowledge, government, organization and society and last but not least the terms and several items will be explained.

This study discussed the housing issue in Malaysia in which what factor that triggered the unaffordability of society to purchase a house. The reasons why residents nowadays cannot afford to buy a house will be identifying throughout this study. There are many housing schemes had been introduced by the government in order to help the society but still, there are many people or society cannot afford to buy a house. So, this study provided view for the government in order to cater the problem of housing affordability among low and middle income society as a whole.

1.2 Background of the Study

In the developing country, Malaysia facing increasing of the population from day to day due to rapid changes in the globalization era. The vast changes to the development that lead to the urbanization closely related to the people demand to the resources. People or residents nowadays demanding for a house which is houses is the basic necessary things that every people should have these days. House is the basic necessity for every citizen because the house will be a shelter for every family to stay. The increasing demand for a house nowadays makes the government implement soo