

**THE INTERPLAY OF SUSTAINABLE ELEMENTS FOR LOW COST HOUSING
AFFORDABILITY AND THEIR MANIFESTATIONS ON THE CHOICE OF NEW HOME****Mohammed Yahaya Ubale, Prof. David Martin & Dr. Seow Ta Wee**Department of Real Estate Management,
Faculty of Technology Management & Business
University Tun Hussein Onn Malaysia (UTHM)
hp110058@siswa.uthm.edu.my**ABSTRACT**

The current housing policies do not usually highlight on the sustainable elements for low cost housing affordability by the low income earners. Affordability is not an inherent characteristic of housing, but a relationship between income and relative prices (Stone, 1994 p.21). Housing affordability can be viewed from three different perspectives: affordability for renters; affordability for future home owners; and affordability for existing homeowners (DTZ New Zealand 2004). Findings: It is observed that salaries and wages are not commensurate to the swelling home prices. Whilst house prices are becoming more and sourer, salaries and wages are unavoidably stagnant. This forges further affordability problems especially on the low income earners whose income is already frozen by lean education level, high dependency ratio, family issues marred with ties, ethics and race.

Keywords: *Affordability, Low cost Housing, Sustainable Elements and Low income earners.*

1. INTRODUCTION

Affordability as a concept is hard to define, 'afford' is defined as being able to pay without suffering financial hitches. Things are considered unaffordable even when income can afford the cost of the item; affordability is not an inherent characteristic of housing, but a relationship between income and relative prices (Stone, 1994 p.21). This is an example of the conceptual problem economists have with housing affordability. Glaser & Gyourko (2003) states that the ability to pay amount complicates poverty with housing prices, and that income should form no part of affordability considerations. Ability to pay is a crucial element of housing affordability, when we refer to the affordability of an item; we are usually talking about the amount of financial stress that the purchase would place on the buyer. There are two ways to consider this financial stress: how much of our income is going on this purchase and how much income do we have left over for other goods. These measures can be applied to housing just as easily as any other good. Affordability can generally be thought of as a range, which is itself a relationship between income and relative prices. There is very little difference between the concepts of affordability as it applies to housing and as it applies to other goods. The obvious variation is that a person might

consider a particular house to be quite affordable, while consider some other goods for the same price to be very unaffordable. What makes this possible is that what we really care about is how much money we have left over after a purchase and what we think we might need to spend on. Since housing accounts for a much greater proportion of a household's monthly expenditure than most other goods, we need less income left over after housing costs than we do after, say, clothing costs. Also, when purchasing a house, the total cost can be spread over several years.

2. CONCEPT OF LOW COST HOUSING AFFORDABILITY

Low cost housing is defined according to its selling price of RM25, 000 per unit. Ministry of Housing and Local Government has further laid down the following guidelines for this Category of housing:

- The target group consists of household with monthly incomes not exceeding RM750
- The type of houses may include flats, terrace or detached houses
- The minimum design standard specifies a built-up area of 550-600 square feet, consisting of 2 Bedrooms, a living-room, a kitchen and a bathroom.

2.1 Low Cost Housing Affordability Plan using 5 Elements

Figure 1 shows the interrelationship between the individual household head and the low cost housing unit. The HH has as his utmost quest the housing unit, consideration ranges from the availability of the house to its design. Culture driven HH prefer the design that respect his morale and belief plus the rivalry of his race. When this is achieved, he now considers the location as many cultures prefers house in their ancestral neighborhoods (Wally Sercombe 2008). Smart Home Design enables different people to live a better life (Dewsbury, 2001). It is important to facilitate matching of low cost housing Design to user needs (Curry et al. 2001). Adaptation of culture in new Site & situations (Scott & Tilly, 1982) is equally important in the design of low cost houses for the low income earners. These scholars suggest that low cost housing should be design bearing in mind the family bond of the low income groups or beneficiary of the components. Affordability is the next hurdle for the LIGs as their earning is usually low because of low education level. They opt for any available facility for their mission to be accomplished. No scrutiny whatsoever regarding the interest rate on the facility, they just accept the facility, with all the accumulating and hidden charges to gain roof over their heads.

2.2 Mechanisms of Low Cost Housing Affordability

Housing affordability can be viewed from three different perspectives: affordability for renters; affordability for future home owners; and affordability for existing homeowners (DTZ New Zealand 2004). These different approaches are appropriate as affordability considerations are likely to differ for different groups of people. There is a difference between the affordability of, say, rental accommodation and of purchasing a house. Someone who is renting doesn't consider the actual value of the house as much as someone wanting to buy the house. Similarly, interest rates have only an indirect

impact on rental affordability. Affordability is acquiring standard of housing at a price which does not impose an unreasonable burden on household income (MacLennan & Williams 1990, p.9). Household paying more than 30% of its income to obtain adequate and appropriate housing has affordability problem (Hulchanski 1995, p.471). Affordability concentrates on the relationship between household income and expenditure above that income which housing regarded as unaffordable (Freeman, Chaplin & Whitehead 1997). However, the notion of reasonable housing costs in relation to income that leaves household with sufficient income to meet other basic needs as food, clothing, transport, medical care and education (Australia National Housing Strategy, 1991) is also referred to as Affordability. In the same vein, housing affordability refers to the capacity of households to meet their basic costs of living (Burke, 2004). Affordability therefore, is not a matter of housing and income level alone, it encompasses the ability of the low income earners to obtain housing and live in it (Housing, New Zealand Corporation, 2004).

2.3 Affordable Low Cost Housing Programs

The U.S. Department of Housing & Urban Development (HUD) asserted that approximately 1.2 million U.S. households are living in affordable public housing units, ranging from high-rise apartments to family houses. Many other people have their rents or mortgages subsidized. Affordable housing programs are available to families, the elderly and individuals with disabilities, whose gross income is 50% below the median income. The consideration is that one can remain in public housing for as long as he complies with the lease. The generally accepted definition of affordability is for a household to pay not more than 30 % of its annual income on housing. Families who pay more than 30 % of their income for housing are considered cost burdened and may have difficulty in affording necessities such as food, clothing, transportation and medical care. The expansion of the supply of affordable housing for low-income families is at the very core of HUD's mission. The Office of Community Planning and Development, the Office of Housing, and the Office of Public and Indian Housing all administer programs designed to increase the stock of housing affordable to low-income households. The Programs helps to expand the supply of decent, affordable housing for low- and very low-income families by providing grants to States and local governments called participating jurisdictions (PJ). PJs use their home grants to fund housing programs that meet local needs and priorities. PJs have a great deal of flexibility in designing their local home programs within the guidelines established by the home program statute and final rule. PJs may use their home funds to help renters, new homebuyers, or existing homeowners. Since 1990 when the HOME Program was signed into law as Title II of the Cranston-Gonzalez National Affordable Housing Act (the HOME Investment Partnerships Act), over 450,000 affordable housing units have been acquired, constructed or rehabilitated, and nearly 84,000 tenants have received direct rental assistance. SHOP provides funds for non-profit organizations to purchase home sites and develop or improve the infrastructure needed to set the stage for sweat equity and volunteer-based homeownership programs for low-income families. SHOP is authorized under Section 11 of the Housing Opportunity Program Extension Act of 1996, as amended, and is subject to other Federal crosscutting requirements. The Home ownership Zone program allows communities to reclaim vacant and blighted properties, increase homeownership, and promote economic revitalization by creating entire neighbourhoods of new, single-family homes, called Homeownership Zones. Communities that apply for HOZ funds are encouraged to use New Urban design principles by providing for a pedestrian-friendly environment, a

mix of incomes and compatible uses, defined neighbourhood boundaries and access to jobs and mass transit. There have been two competitive funding rounds, one in 1996 and one in 1997. No

funding has been made available for this program. Online web: <http://www.hud.gov/offices/cpd/affordablehousing/>

3. THEORETICAL FRAMEWORK OF THE STUDY

The illustration of the framework for the study is shown in figure 2. Lack of affordability of the low cost housing units by the LIGs is what impelled the whole study. It is real that LIGs are not well educated and hence, their earnings is verily restricted. Most of them have family burden that is not commensurate to their earnings and they have no capital source to establish another means of livelihood as a compliment to the lean income. The dependency ratio apart from being high, is usually marred with family issues such as ties, ethics and race. Ties relates to the link and bond that exist between family members, ethics tells the morality and cultural beliefs, while race respect the rivalry of their culture. This pathetic gap can be bridged by engaging the low cost housing policy elements and index for sustainability. These elements are the basic features, essentials and the fundamentals of a good policy, while the index are the guide, catalogue and directory for sustainability which once incorporated into new policies for low income housing will definitely ensure sustainability. However, the elements are further splited into physical and socio-economic elements.

3.1 The Physical or tangible Elements to be involved to Sustain Low Cost Housing Affordability by the Low Income Groups comprise the following:

- Provide new Houses at suitable Locations
- Ensuring Accessibility and road network
- Provide facilities, amenities and utilities
- Design shall reflect their needs
- Health and Security Posts
- Effective transport mode

3.1.1 Provision of new Low Cost Houses at suitable Locations

In an attempt to ensure sustainable policy for low cost housing, new housng should be supplied for the low icome groups at suitable location. The latter is a tangible element for the supply of housing either for the low income earners or the other superior classes. Before low income earners consent to a new location, they do consider factors like distance because most of them do not have mobility, they wholly depend on public transport. Another important factor is family issues regarding ties, belief, bond, moral,

rivalry, etc. Low income earners do not readily leave their ancestral neighbourhood for other distant locations (Wally Sercombe 1993). Smart Home Design enables different people to live a better life (Dewsbury, 2001). It is important to facilitate matching of low cost housing Design to user needs (Curry et al. 2001; Doughty, 2000). Adaptation of culture in new Site & situations (Scott & Tilly, 1982) is equally important in the design of low cost houses for the low income earners. These scholars suggest that low cost housing should be design and situated where the users will feel still part of their former neighborhoods.

3.1.2 Ensuring Accessibility and Road network in Low Cost Housing Estates

Roads are designed and built for primary use by vehicular and pedestrian traffic, storm water drain and environmental considerations. Drainage lines are laid with sealed joints in the road easement with runoff coefficients and characteristics adequate for the land zoning and storm water system. Drainage systems must be capable of carrying the ultimate design flow from the upstream catchment with approval for the outfall from the appropriate authority to a watercourse, creek, river or the sea for drainage discharge (Shire, W.Oct.2006). Road network is the backbone of every neighbourhood. Estates lacking good roads will vehemently repel occupants especially the low income earners whose income is terribly restricted as a result of low level of education. Therefore, new low cost housing policies should ensure accessibility in low cost housing estates.

3.1.3 Provision of Facilities, Amenities and Utilities

The provision of local facilities within residential development is one of the means to increase vitality, provide a sense of community and enhance the social and economic sustainability of the low cost housing development. Large scale housing schemes must provide necessary services and community infrastructure to enable new growth to be satisfactorily accommodated. Otherwise they will place further pressure on already overstretched facilities and services and increase the need to travel. The need for local neighborhood facilities to be provided in conjunction with proposals for new residential development will be assessed by the Department in consultation with relevant bodies, generally as part of the development plan process. Where such a need is identified it will be a requirement that the developer provides for this need as an integral part of the development. Any provision considered necessary will relate fairly and reasonably in scale and kind to the impact of the development proposed. Local neighborhood facilities include social and community uses such as schools, creches, surgeries, and local shops and play facilities. Where these are required, they should be incorporated into the overall design and layout of the development, designed to a high standard and located to provide focal points and landmark features. The location and design of such facilities should also respect the amenities of proposed and existing housing (Northern Ireland Planning, 1991). New policies should henceforth highlight on infrastructures for new low cost housing estates for the low income earners to reciprocate.

3.1.4 Design shall reflect the user needs

Home culture is that shared, learned, symbolic system of values, beliefs and attitudes that shapes and influences human perception and behavior in the home. Smart home design should enable different people from respective walk of lives to live a better and quality life (Dewsbury, 2001). This can be achieved by facilitating the matching of design of new low cost houses to the needs and aspiration of the low income groups who are the ultimate users of the estates (Curry et al., 2001). However, new construction shall incorporate and adapt family issues or culture in the site (Scott and Tilly, 1982). This is because family issues and home design are closely entrapped (Wally Sercombe, 1993). There are meanings that can be unknotted in the home culture which are often present in any style of a home. These meanings are important in determining residential satisfaction and often dictate the way people want to live and how they want their homes to be built. It is these meanings that home designers need to comprehend to achieve a good residential design one that reflects and speaks for the people who live in them.

3.1.5 Health and Security Services

Understanding how crime, disorder, fear of crime and the responses to these problems affect neighbourhood perceptions of safety and security is central to transforming neighbourhoods. Peoples' perceptions and beliefs about disorder and crime are as important risk factors for neighborhood decline as actual crime and disorder rates. If people perceive an area to be declining, then they are likely to vacate accordingly. Managing people's impressions of their neighborhood, including what they see and feel when they are in public spaces, is a vital component of transforming neighborhoods. Certain types of crime and disorder have a particularly potent impact upon local perceptions of neighborhood security. They alter how people think, feel or act because they are interpreted as indicators of the local level of safety. Rather than increasing feelings of security or safety, actions taken by the police and other agencies can amplify the problems people perceive. Giving neighbourhood communities a voice, working with them to produce solutions and establishing 'control signals' are all important in enabling recovery. Control signals include environmental measures, such as well-maintained public spaces, and types of behaviour, such as a mix of people feeling comfortable enough to use public parks. Chronic non-communicable and communicable diseases like hypertension, diabetes, intentional and unintentional injuries, tuberculosis, rheumatic heart disease, and HIV infection are recognized to exist in low cost housing areas because of the late complications of these diseases that the formal health sector sees and deals with. However, in low income housing estates, little is known about the magnitude, distribution, and risk factors for these illnesses before they manifest as stroke, myocardial infarction, kidney failure, suicide, multidrug-resistant TB, heart valve disease, and AIDS. Because low income houses are not formally linked economically, socially, and culturally to the rest of the urban population, the formal health sectors inevitably end up dealing with the consequences of the chronic diseases. Therefore, new housing policies for the low income groups should highlight on this elements. Equally important is the issue of security in low cost houses, low income earners have restricted earnings that is not sufficient to cater for the basic necessities, talk less of security, new policies should then highlight on security issues for the low income housing neighbourhoods.

3.2 The Intangible Socio-Economic Elements to be engaged to Sustain Low Cost Housing Affordability by the Low Income Earners include:

- Policy to Highlight on Affordable Low cost Houses
- Provide Incentives for HH Improvement
- Basis for participation in policy deliberations
- Low cost housing Loans be readily available
- Family issues regarding ties, ethics and race

3.2.1 Policy to Highlight on Affordable Low cost Houses

Affordable housing is a term used to describe dwelling units whose total housing costs for either rented or purchased unit are deemed affordable to those that have a median household income. In Australia, the National Affordable Housing Summit Group developed their definition of affordable housing as housing which is reasonably adequate in standard and location for lower or middle income households and does not cost so much that a household is unlikely to be able to meet other basic needs on a sustainable basis. In the United Kingdom affordable housing includes social rented and intermediate housing, provided to specified eligible households whose needs are not met by the market. In the United States and Canada, a commonly accepted guideline for housing affordability is a housing cost that does not exceed 30% of a household's gross income. When the monthly carrying costs of a home exceed 30–35% of household income, then the housing is considered unaffordable for that household. Determining housing affordability is complex and the commonly used housing-expenditure-to-income-ratio tool has been challenged. Canada, for example, switched to a 25% rule from a 20% rule in the 1950s. In the 1980s this was replaced by a 30% rule. India uses a 40% rule (Tilly, C. 2nd Nov. 2005). Income is the primary factor that determines housing affordability. In a market economy the distribution of income is the key determinant of the quantity and quality of housing obtained. In order to understand challenges of making housing affordable, it is essential to understand trends and disparities in income and wealth. Housing is often the single biggest expenditure of low and middle income families. The most common approach to measure the affordability of housing is to consider the percentage of income that a household spends on housing expenditures. Studying affordability gazes at the regular hourly wage of full-time workers who are paid only the minimum wage. The hope is that a full-time worker will be able to afford at least a small apartment in the area that he or she works in. Some countries look at those living in relative poverty, which is usually defined as making less than 60% of the median. In their policy reports, they consider the presence or absence of housing for people making 60% of the median income (Tilly, C. 2nd Nov. 2005). The market has been unable to meet the growing demand to supply housing stock at affordable prices. Although demand for affordable housing, particularly rental housing that is affordable for low and middle income earners, has increased. Potential home buyers are forced to turn to the rental market, which is also under pressure. An inadequate supply of housing stock increases demand on the private and social rented sector and homelessness (Schmuecker, K. March 2011).

3.2.2 Provide Incentives for Household improvement

The household (HH) is the basic residential unit in which consumption, inheritance, child rearing, and shelter are organized and carried out. The household is the basic unit of analysis in many social, microeconomic and government models. The term refers to all individuals who live in the same dwelling. In economics, a household is a person or a group of people living in the same residence. Most economic theories assume there is only one income source to a household, this useful simplification does not reveal reality. In Social Work, the household is a residential grouping defined similarly to the above in which housework is divided and performed by householders. Care may be delivered by one householder to another, depending upon their respective needs, abilities, and perhaps disabilities. Different household compositions may lead to differential life and health expectations and outcomes for household members. Eligibility for community services and welfare benefits may depend upon household composition. On line: Sustainable low cost housing development policies should alarm with the improvement of poor people. Low income group must be heard by the decision makers, they must also have influence on matters that affect their future destinies. Policies must be to psychologically give this lower segment a feeling of self-worth. Online web: http://quickfacts.census.gov/qfd/meta/long_71061.htm

3.2.3 Basis for participation in policy deliberations

Public participation is a political principle or practice, and may also be recognised as a right (right to public participation). The terms public participation may be used interchangeably with the concept or practice of stakeholder engagement and/or popular participation. Generally public participation seeks and facilitates the involvement of those potentially affected by or interested in a decision. The principle of public participation holds that those who are affected by a decision have a right to be involved in the decision-making process. Public participation implies that the public's contribution will influence the decision. Public participation may be regarded as a way of empowerment and as vital part of democratic governance. It is of paramount importance that the low income groups be allowed to participate in policy deliberations that concerned their future destinies. By coming closer to the policy makers, they can be able to express their minds which will help the policy makers in their endeavours. They will feel pride and self worth and this can solve most of their grievances ("Principles of Public Participation" Co-intelligence.org 2008-05-23). http://www.co-intelligence.org/CIPol_publicparticipation.html

3.2.4 Low Cost Housing Loans be readily available

The policy makers should facilitate home ownership through making mortgages and home loans readily available to the low income groups on whose favour the facility is reserved. In most instances, some mediocres prevent the right people to benefit from the facility, the authority concerned should step in to rectify the situation. According, the mission of USDA Rural Development's Single Family Housing Guaranteed Loan Program is to assist low to moderate income rural homebuyers achieve their dream of homeownership. Rural Development partners with approved local lenders to extend 100% financing opportunities to eligible rural individuals and families for the purchase of safe and sanitary dwellings. Guaranteed loans have assisted thousands of homeowners to purchase a home with affordable interest

rates and loan terms. Applicants must purchase a home within the eligible rural areas, and have a household income that does not exceed the established limits where the home is located. <http://www.rdlis.sc.egov.usda.gov/listserv/mainservlet>

3.2.5 Family issues regarding ties, ethics and race

The Marxists linked their analysis of the family to changes in the mode of house production. Wally Sercombe (1993) argues that family ties and the mode of home production are closely entrapped, and the transformation of the former will follow closely on the heels of the latter. In other words, a certain mode of production will enable the imitation of a certain family form while impeding the development of others. Scott and Tilly (1982) pointed out that the transformation of family relationships in the context of structural changes was complex and involved the adaptation of traditional values in new site and situations. My opinion conforms to this point of view, hence, new policy shall consider family issues in their decision making process.

4. AFFORDABILITY ISSUES FOR THE LOW INCOME GROUPS

The tenth Malaysian Plan praises that hard core poverty was reduced from 1.2% in 2004 to 0.7% in 2009 and poverty cut down from 5.7% in 2004 to 3.8% in 2009 (See Table 1). These assertions are questionable because of the primary methodology hired in developing the assessments. There is no suggestion as to how the Poverty Lines were drawn. Supposing that the methodology used indices that were used in the 9th Policy Plan, the bar to define poverty is set at a very low level (Jayanath Appudurai, 2010). Besides, the use of "households" rather than "persons" misrepresents the measurement. On the flawed basis, 228,400 households were considered as poor. It is most important that of these 99,100 were in Sabah with another 27,100 in Sarawak. Thus, there were an uneven number of the poor in these two states stressing gross abandonment by the Federal government of Malaysia. Exchanging the number of households to a "persons" basis, (228,400 households X 6.4 persons per household) the number in poverty is a surprising 1,462,000 persons signifying 5.2 % of all Malaysians, poverty still exists when a low slab is used to define it. That total poverty rests notwithstanding the billions spent, these points to policy ineffectual implementation, and the political wing did not make tangible adjustments. This can accordingly throw light upon emphasis that HOUSE ownership is still apparent among the Low income earners (Jayanath Appudurai, 2010). Sequel to this, a new fiscal policy is needed to address the issue of poverty, it is vital that we smear the internationally recognized concepts and methodology to derive the Poverty Line Income (PLI) and the estimates of poverty rate. In the 9th and likely in the 10th Plan, the concept of HARDCORE poverty was defined as "... Income less than the food PLI which is based on nutritionally based diet". The very term "Hard core" is not in international use. The World Bank and UNDP, use the concepts of "Absolute" and "Relative" poverty dissimilar to the 'hard core' term used in the 10th Malaysian plan:

- Rural poverty rate is defined as the percentage of the rural population living below the national rural poverty line.
- Urban poverty rate is the percentage of the urban population living below the national urban poverty line.

- National poverty rate is the percentage of the population living below the national poverty line. National estimates are based on population-weighted subgroup estimates from households.
- Population below US\$1 a day and population below US\$2 a day are the percentages of the population living on less than \$1.08 a day and \$2.15 a day at 1993 international prices (Jayanath Appudurai, 2010).

4.1 Multiple factors for Low Cost Home Ownership

The reality for the poor is that subsidies are likely to be removed and new taxes applied to finance notable projects. If the truth can be told, the authorities are obsessed with creating more infrastructures even though much of what has been created remains underutilized. It must be noted that the public sector continues to be the largest single employer with almost 1.2 million employees. It has however failed miserably to follow the policy of removing ethnicity as criteria in employment in the public sector. Ministerial statements offer vague explanations that non-Bumiputras are reluctant to enter the public service. This assertion can be tested given the human resource management policies pursued by the responsible departments and agencies. The Plan is silent on the problem of balanced employment in the public sector. It is paramount for the Government to state in categorical terms that it will take steps to correct the imbalance in the employment pattern in the public sector. (Jayanath Appudurai, 2010). It cannot compel the private sector until it implements an employment policy that is implanted in the national compact under the new economic policy (NEP). The solutions to the issue of income gaps between groups cannot be decided through setting targets and assuming reform and broad ideas of human capital development in the manner proposed. Standards must be improved, merit in selection must be a factor; the program improved, our institutions of tertiary learning need to be immediately updated. The emphasis on quantity must stop and be substituted by quality. Nation's effectiveness is determined by the quality of its human resources which is determined by lack of knowledge and talent the work force. Malaysia has had the trouble to have pursued educational policies that have wedged adversely on the creation striving labour force. Despite the clear and present signals, the administration continues to overlook actions that are needed. It must be recognized that promoting the educational system demands more than money; throwing money at the problems will not solve matters. There is an urgent need to move towards reforms that will recover the quality of the system, yield graduates that are more furnished to meet the challenges of a bitterly modest world. (Jayanath Appudurai, 2010).

The government likes to claim that Malaysia has almost expunged poverty, it is unchallenged success that is yelled out to show how far we have come since Merdeka (Sheridan Mahavera, July 21st 2010). The line is conversant: In 1970, 49.7 % of households were living in poverty. Now it is only 3.8 per cent. Or out of 6.2 million households, only 228,400 can be categorized as poor. These 228,400 are households that earn an average of RM800 a month and below. In Table 2, RM800 is the consideration by the government, though, not a fair cut point because it means that if a household of four earns RM900, RM1, 000, or even RM1,500 a month, they cannot be considered poor. Then why are there more and more media reports of families complaining that they cannot make ends meet even when they earn RM2, 000? How did the government decided that RM800 is the poverty line? Jayanath Appudurai, who writes lengthily on poverty for the Centre for Policy Initiatives, trusts that the government's calculations are idealistic. Here, he argues that we need a new standard to measure poverty, one that represents the cost of food, clothing, rent and other basic necessities, and how much

it takes for an average family of four to keep themselves moving in today's Malaysia. Jayanath's assessment was based on government data in its 10th Malaysia Plan (10th MP) (Malaysian Insider released in June), and the New Economic Model (NEM) that was out in April. The Poverty Income Level (PLI) is defined as: "An income that is necessary to buy a group of foods that would meet the nutritional needs of the members of a household. The income is also to meet other basic necessities such as clothing, rent, fuel and utilities, transport and communications, medical expenses, education and recreation." Plainly speaking, the PLI is how much money in a month a Malaysian household needs to meet these eight components and accordingly have prudent access to personal house.

4.2 The Basic Poverty Income Line (PLI) Components

Unless the PLI is able to provide for food, clothing, education, health, recreation, housing and transport, it is termed insufficient and the earner is within the poverty range. Though the Government calculates different PLIs for Malaysia's three regions, the total average PLI is RM800 (See Table 3 below). For this demonstration, Jayanath uses the Peninsula PLI of RM763. A household living in the peninsula is considered poor only if its monthly income is below RM763. "The government claims that it uses a World Bank standard to measure PLI. But they do not reveal the actual methodology of how they arrive at RM763," says Jayanath. The World Bank standard, Jayanath says, recommends that medium-income countries should calculate PLI based on US\$2 (RM6.20) per individual per day. Meaning one person would need US\$2 per day in order to meet both food and non-food necessities. If that figure were used for Malaysia, a theoretical household of 4.4 people would then need RM858 a month to cross the poor line borders. The government considers a household as comprising an average of 4.4 members, says Jayanath. (Total number of households divided by total population = 4.4). The PLI of RM763, therefore, is translated into a daily income of RM25.45 that a household needs to meet the eight components such as food, rent, clothing and fuel. "Or, that if a member of a household earns RM5.80 a day, they cannot be considered poor. Since, according to the government, you are able to live on RM5.80 a day. In other words, Jayanath explains: RM5.80 is thought to pay for three meals, transport costs, rent, recreation and the other components for ONE person / day. How can a Malaysian in the Peninsula even buy three meals a day on RM5.80 talkless of dreaming to own a house? Therefore, I contest the government ministers on that (Jayanath, A. 2010).

Jayanath says countries such as Britain and Australia calculate PLIs based on the median income of its households. The median income is a country's total income divided by half. The PLI is two-thirds of the median income. In Malaysia the median income is RM2,830. Using this method, the PLI would then be RM1,886 (See Table 4 below). In effect, this translates into RM14.20 per day for an individual to meet all their eight needs. "Compared to RM5.80, is not RM14.20 a more realistic figure in terms of how much one needs per day in Malaysia?" A former finance minister had once said, repeatedly, that if we were to revise how we measure poverty, our poverty rate would not be the vaunted 3.8 per cent. He is right, technically. His calculations would place Malaysia's poverty rate between 31 to 32 %. The poverty level looks good on paper but sadly overlooks reality. Statistics are supposed to measure the economic situation. The government has initiated scaling back aids so that they would only benefit those they are meant for i.e. the poor.

5. PROBLEMS OF LOW COST HOUSING AFFORDABILITY BY THE LOW INCOME GROUPS

House price escalation is not commensurate to salaries and wages increase. The bursting of the biggest financial bubble in history in 2008 wreaked havoc globally on the housing market. By 2011 home prices in Ireland had plunged by 45% from their peak in 2007. In the United States prices fell by 34% while foreclosures increased exponentially. In Spain and Denmark home prices dropped by 15%. However, in spite of the bust, home prices continue to be overvalued by about 25% or more in Australia, Belgium, Canada, France, New Zealand, Britain, the Netherlands, Spain and Sweden (Economists, 26th Nov. 2011; Retrieved 15th Dec. 2011). The world has seen major changes in the face of the family since 1975; divorce rate has folded causing the increase of single-parent households, remarriages and stretched families. Many definitions of "family" show the changes arising in the family. Based on evidence from the Canadian Census, single parents maintained 27.3% of the family households with own children under 18. There were 2.1 million father-child and 9.8 million mother-child family. In the mother-child family groups, 42.2% of mothers had never been married. When a person thinks of the meaning of a family, the appearance of a mother, father and children is what comes into his mind. That is actually the definition of a nuclear family. However, there are more definitions that can be used to define a family such as a single-parent family which is one parent and a child or children. Extended family is when a nuclear family or single-parent family lives with any extended family members. Family units take a variety of forms, all of which involve individuals living under one roof. The family form does not show how healthy the family is or how they function. The family form is the physical makeup of the family members in relation to each other without respect to roles and function. Dictionary defines culture as the arts, beliefs, customs, institutions and all other product of human work and thought created by a people or group. Chinese culture is rich in all of these, and it dates back thousands of years.

5.1 The Concept of Chinese Ties and Traditional Attire and Choice of Neighbourhood

Traditional Chinese dress is kept mostly for celebrations, visitors and other events. One of the visitors dressed in casual attire, told the class they were looking at the type of clothes worn every day. He also went on to say that jeans were as common as anywhere else in the world. This peculiar culture is what rarely prevents members of a given family to completely change their neighbourhoods. In a typical wedding in China, the bride will wear a white bridal gown the same as is worn in weddings in the western world. Business attire is similar to that worn anywhere in the industrialized world for a given trade. Business suits for marketing, sales and banking, while dockers and shirts without ties are appropriate for factory professionals all the way to the factory manager. Labourers, however, usually wear a uniform. You will notice a difference in colours. The Chinese have preferences for browns, flatter (or tan) and yellows. Black is a very popular colour, especially in women's dress and kit. Bright red is also a popular colour for special events, holidays and ceremonial events. Greys are also common. School children's uniforms are brightly white, blue and greens being common. A tourist may find few people wear shorts, especially the men. The ruggedness and dust in many parts of the country should encourage you to select more casual and durable wear. Because of this reason, one may not opt to a different environment or bring some of the older clothing in your wardrobe (Malaysian Insider, 21st Jul. 2010).

5.2 The Chinese Intangible Family Life and its challenges on the tangible Elements of Low Cost Housing Affordability

The traditional vision of family life in China is one of a strong family unit led by the father and or husband, who largely has outright rule and control of the family. Religion plays a major part in defining the roles and responsibilities of family members. This control also extended to selection of house location and marriage partners, which was often arranged for the children. Much has changed today in the family make-up. The father still remains the strong family leader and decision maker. He influences the major decisions of the children. But, normally he no longer exercises absolute control. The father no longer arranges the marriage, although this still exists in some of the most traditional families and in less developed areas. Children select their profession fields, again strongly influenced by the father. Courtship does not usually begin until the early twenties. Typically, young adults will date just a few people, perhaps only one, before choosing a partner. The average age for marriage is 25 to 30 year old. The bride will usually wear a long white wedding gown. The bride will not change her name. As in any country, there are strong traditions around the entire process, from selecting partners to proposing the wedding to the wedding itself. Chinese Wedding Customs is an outstanding guide to the whole process. Children typically live with the parents until marriage. After a brief honeymoon, the newlyweds will move into an apartment. The newly married couple then move into a small apartment with one or two bedrooms, a bath and cooking/living room usually in the same neighbourhood or another but with the same culture. The pair is allowed by Chinese law, one child (this then throw light upon house design). There are exceptions to the one child rule, the most common being minority groups, and in areas where there is labour shortage (rural areas and farms). Migration to other cities in China is almost non-existent. Most couples will set up their home in the same neighbourhood as their parents. The average housing consists of an apartment with one or two bedrooms. In larger cities, especially where more wealth exists, there will be a bathroom in the apartment. The apartment will also contain a cooking area and living area combined, relatively small in size. According to the Chinese Embassy, the average rural living space has increased from 8.1 square meters in 1978 to 20.5 square meters today.

5.3 The Nicaraguan intangible influence on the tangible elements

Traditional Hispanic kinship patterns, common to most of Latin America, in the 1990s, continued to shape family life in Nicaragua. The nuclear family forms the basis of family structure, but relationships with the extended family and godparents are strong and influence many aspects of Nicaraguan life. Because few other institutions in the society have proved as stable and enduring, family and kinship play a powerful role in the social, economic, and political relations of Nicaraguans in the choice of new place of abode. Social reputation, economic ties, and political alignments frequently follow kinship lines. Nicaraguan institutions, from banks to political parties, have traditionally been weak and more brooding of family loyalties and personal ties than wider institutional goals and values. For several decades prior to 1979, the Nicaraguan state was barely differentiated, family ties played a diminished but still critical role in the choice of new neighbourhoods and politics of the 1980s and early 1990s. To survive in a country whose history is full of war, political conflict, and economic confusion, Nicaraguans turn to the one institution they feel they can trust i.e. the family. As a result, individuals are tried on the basis of family ranks, careers are advanced through family ties, and little humiliation is attached to the use of institutional position to advance the interests of relatives. Most Nicaraguan families built around spousal or marital units. Outside of the upper and middle classes, however, relatively few couples validate their

marriages through the church or state. Newly married couples sometimes take up residence in the home of one of the parental families. In the countryside, parents feel that a large number of children helps them meet their everyday work needs and provides for their own security in old age. Families are smaller in the city, but housing shortages and low incomes encourage the urban poor to create expanded households that can share housing and pool resources. Both traditional values and practical considerations support the maintenance of strong ties with a large kinship network outside the household. Nicaraguans maintain ties with kin of the same generation, which may extend to fourth or fifth cousins. Peasant fathers build rural clans by hoarding small parcels of land near their own land for the families of sons and daughters. Many people made the most of community life, but many others found themselves secluded and uncared for. Two broad changes in a 'best practice' approach have occurred:

- Type of housing
- Promoting community inclusion

5.4 Type of Housing and the essence of the Intangible elements

In the early years of the deinstitutionalization movement, many individuals were discharged, following long years in state hospitals and with few remaining family ties, to communities with little provision for where they would eventually reside. Over time, series of housing programs were established:

- Group homes operated by non-profit social service or mental health agencies.
- Shelters for the homeless began to take in more and more people with psychiatric disabilities.
- Apartments in time, social service agencies began to scrape their housing supports.
- Family living perhaps 50% of adults with psychiatric disabilities continue to live at home with relatives.

Sequel to the foregoing, however, the major shift in the provision of housing has been from one that provided temporary housing initial supports or a range of types of housing as the individual gained more confidence to one that began with permanent housing, and varied the type and intensity of support the individual needed to remain in a home of their own. This attitude generally referred to as 'housing first' emphasized the psychological and practical. Over the past three decades, mental health housing has become integrated with other more traditional mental health services in various arrangements of different living styles and service delivery systems. Mental health services-based housing operates under the premise that the combination of permanent housing and flexible, individualized, and accessible support services are an effective way to maintain residential stability, facilitate improved psychosocial outcomes, and foster maximum integration with the larger community. Two methods exist toward configuring housing and services. One approach, residential treatment, modifies a traditional medical perspective by locating community-based housing together with services, while the second approach, known as supported housing, uses "normal" community housing as its model and keeps housing separate from mental health services.

5.5 Endorsing Communal and Municipal Enclosure

People in boarding homes and apartment programs would begin to interact with their neighbors, join local clubs, volunteer at the civic association, attend a nearby church or synagogue, and ultimately go back to work. Much of this turned out to be wishful thinking: some people did pick up the threads of their lives and resume the roles and functions of the past, or simply build houses for new lives for themselves, but many others found that their opportunities for re-connecting to the community was limited, or shied away from interactions for fear of discrimination and rejection, or found their days taken up with day programs and psychosocial rehabilitation center activities.

5.6 Manifestations of the Intangible Low cost Housing Affordability Elements on the Malaysian Passion and Way of Life

The people of Malaysia have a variety of lifestyles. Important among ethnic Malays are submission and compliance toward parents and elders, community self-help, and, in rural areas, the upkeep of law and order through cooperation and respect for the village headman. Marriages, burial customs, and other aspects of Malay life obey Islamic law. Religion plays a major role in each group's way of life. Wedding ceremonies of ethnic Indians follow Hindu traditions, whereby the wedding takes place on a day and hour recommended by a Hindu oracle. Traditional Chinese family structure is patrilineal and patriarchal; as in China, sons are desired over daughters in order to maintain the family surname through lineage. Kinship ties among the extended Chinese family are very strong and carry into the business environment. Because ethnic Chinese own many Malaysian businesses, these ties hinder housing mobility among Malays. Rural ways of life differ significantly from urban lifestyles. In East Malaysia, about three-quarter of the population are rural. Many indigenous ethnic groups, including the Iban (Sea Dayaks), Bidayuh (Land Dayaks), and Kadazan, practice shifting cultivation (also known as slash-and-burn agriculture). Trees and grasses are burnt so that crop may be planted; after several seasons, the land is wild and a new area is burnt again for planting. These groups live mostly in single-family housing units, but many indigenous people in East Malaysia live in longhouses, a traditional dwelling of Borneo.

However, about 675,000 or one out of three people, aged 60 and above, are abandoned and do not receive financial support from their children. These elderly parents are depressed of proper upkeep according to the Fourth Malaysian Population and Family Survey. The survey, conducted by the National Population and Family Development Board (LPPKN), included those who were staying in welfare homes and those abandoned in hospitals based on the 2010 Population and Housing Census. Women, Family and Community Development. Minister Datuk Seri Shahrizat Abdul Jalil said children were gratified to care for their elderly parents just as their parents had looked after them when they were young. "Filial piety is inherent in our culture and we hold it in high regard. Rather than a law to punish children who abandon their parents, the ministry believes in engagement via support by promoting close family relationships and care for the elderly." Shahrizat said there were homes for the elderly under the ministry's purview but children were obliged to fulfil their family tasks because parents wished to be cared for by their children. University of Malaya Medical Centre consultant psychiatrist associate professor Dr. Jesjeet Singh Gill said, some children opted to abandon their parents because of unhealthy relationships with them. "Having experienced distress during childhood from intoxicating parents are some of the reasons. Affront from a parent's divorce or remarrying process could also cause abandonment of elderly parents. As of June this year, there were 1,936 senior citizens in nine homes

under the Welfare Department. The ministry also runs 22 senior citizens day care centres nationwide. Last year, the department registered 16 private welfare non-governmental organisations nationwide, which houses 881 senior citizens. A report by the Department of Statistics last year showed that there are 1.1 million males and 1.2 million females aged 60 years and above in the country. There are suggestions that Malaysia should emulate Taiwan, which, two months ago, passed a law striking a maximum fine of NT\$200,000 (RM20, 740) or up to one year in prison for those found deserting their parents. Singapore has passed a law on elderly abuse while China is still in talks on having a similar law. Sisters in Islam's (legal, advocacy and public education) manager, Suri Kempe feels that punishment will not deter children from leaving their parents in hospitals or old folk's homes. Proper study should be done to identify the root causes of why children are leaving their parents. Positive actions should be identified to enable a healthy relationship between parents and their children. All Women's Action Society (Awam) president Ho Yock Lin said in cases of children who were unable to provide for their parents because of financial restrictions, the state government should step in with proper measures to take care of the elderly. The elderly always have high medical expenses. The state government should provide healthcare subsidies to ease the financial burden, especially among low-income families. Malaysia Hindu Sangam president R.S. Mohan Shan said, parents were valued in Hinduism, citing the phrase "Martha, Pitha, Guru, Deivam" which mean importance is given to a mother, father, teacher and God. This shows that parents are given more prominence than God and this is stated in our teachings. Children who disrespect their parents will eventually receive the same treatment. This is karma, as what goes around, comes around.

5.7 Urbanization in the Family and the Perspective of Relevant Schools of Thought on the Problems of Low Cost Housing Affordability

The influence of urbanization on the family, the Chicago School of sociology comes first. Post-World War I in America saw the ascendance of sociology as the new discipline to ameliorate social malice. The department of sociology at the University of Chicago was in the forefront of this new field and it formed many studies on various aspects of American society and especially about life in the cities. They were not studying the family alone; they observed the extents of urbanization forces on family structure. They took up orthodox European sociological themes of "mechanical" to "organic" solidarity by Durkheim and a variant called *gemeinschaft* and *gesellschaft* by Tonnies (Berger and Berger 1992, p. 35). Both pairs of concepts compare and contrast with an earlier form of society where people were held together by unanimity and shared homes and norms, but relationship is more distinguished. The Chicago School wrote of the divorcing and shedding forces of urbanization on the family where the extended family is disjointed into nuclear families, where rootlessness replaced support structures of old kinship networks. Additional perception that has some posture in examining changes in family ties and home structure is that of the functionalists. Talcott Parson's concept of institutional differentiation caused by modernization contends that functions that were formerly achieved by the family, for example, the education of children, the care of the sick, and economic production, have now been taken over by other institutions in society. Thus, the family has new functions and the central responsibilities of the family have changed (*ibid.*).

However, writers such as Fletcher (Bilton, et al. 1987, p. 263) have opposed the view that the taking over of the family's functions by commercial agencies and state organizations has worn the family's role as an institution. Instead, Fletcher argues that the multifunctional pre-industrial family is a legend. His

view is that harsh realities of life in pre- and early industrial period meant that the family performed negligibly in education and care of the sick and hence supposed not to be disjointed. The Marxists linked their analysis of the family to changes in the mode of house production. Wally Sercombe (1993) argues that family ties and the mode of home production are closely entrapped, and the transformation of the former will follow closely on the heels of the latter. In other words, a certain mode of production will enable the imitation of a certain family form while impeding the development of others. When discussing the changing family form during the first and second industrial revolutions in Europe, he points out that the capitalist mode of production separate the ties between adult children and their parents. This was because the individuated wage could not sustain anything more than a nuclear family of parents and their children. Those who did not stand to inherit any productive property or a father's trade had to sell their labour as free workers in the labour market. Thus, the young left home to find employment and spent their wages as they liked, married a spouse of their own choice, and lived wherever they could afford betraying the link. While the Marxists based their findings on the European situation, pointing out that woman in different parts of Europe had different involvements at different times of the changes brought by huge structural changes in the late nineteenth century. Thus, while Scott and Tilly acknowledged that changes in the mode of home production produced important changes in women's wage labour and the family structure, they were sensible as to the speed and the level of those changes. They argue that an evolutionary model of change which assumes an unavoidable structural force pushing all women along a single path must be abandoned. The diversity of women's experiences from studies brings the same conclusion. In addition, Scott and Tilly (1982) point out that the transformation of family relationships in the context of structural changes was complex and involved the adaptation of traditional values in new site and situations. My opinion conforms to this point of view. It is therefore important to locate changes brought about by urbanization in the visible or tangible factors like location and design.

5.8 Affordability Problem manifestations in Kuala Lumpur

Kuala Lumpur, the sight of newly-built condominium units, according to a 24-year old Keoh, who says they are a symbol of something which he cannot afford. The young man, who only wanted to be known as Keoh, carves a living as a fish trader and scoffed at the development within his neighbourhood in the fishing community of Jalan Bagan, Sekinchan. Costing RM500, 000 a housing unit, he says the condominiums are an eyesore to him and those in his community, he told *The Malaysian Insider*, adding that earning a monthly income of less than RM2, 000 a month did not leave him much choice other than staying with his family. The National House Buyers Association (HBA) last year warned that an entire generation of young adults risks being locked out of the property market due to runaway house prices. Keoh previously lived in Subang, Selangor and worked as a mechanic for two years before financial constraints and family obligations brought him back to his Sekinchan hometown. Twenty-seven-year-old Phillip Tay shares Keoh's frustration. A biotechnology graduate-turned-marketing executive, he cuts a decent picture of the average middle-class graduate with a stable job and his own car. Tay believes that the root of the problem lies in stagnant wages versus an increasingly high cost of living, which is in turn reflected in the price of homes. Prices are going up but wages aren't. Accounts executive Rachel Tan says that young adults today are so debt-laden that it becomes impossible for them to even think about owning property. Prime Minister Datuk Seri Najib Razak, in an attempt to address the issue of unaffordable property, introduced the 1 Malaysia Housing Programme (PR1MA), an affordable home

ownership scheme late last year. Najib initiated the first phase of PR1MA in July, which involves the construction of 42,000 houses on 20 strategic sites. Each unit will be sold for between RM150, 000 and RM300, 000 depending on location and size, and targets first-time homeowners with a household income of between RM2, 500 and RM6, 000. The scheme is a continuation of the prime minister's attempt to tackle soaring property prices in urban centres following the My First Home programme launched in March last year(2011) which caters to lower-income households with a budget of RM220,000 and below.

The prices are exorbitant and beyond the reach of young adults, HBA secretary-general Chang Kim Loong told The Malaysian Insider last year. Kuala Lumpur, Malaysia is not experiencing a property boom and a price increase of up to 20 %. Increasing numbers of Malaysians, especially city dwellers, have become concerned over the affordability of housing. Lim said the government wanted to ensure healthy growth in the property market which would give better returns than money parked in fixed deposit accounts. The measures introduced last year to combat rampant property speculation; the increase of the real property gains tax (RPGT) from five to ten per cent for houses sold within two years had met firm resistance. Property prices in urban areas such as Penang and Kuala Lumpur rose by up to 40 per cent in 2010 fuelled by low interest rates and a surge in speculative buying, although prices grew slower last year due to contraction measures such as a hike in the real property gains tax for early disposals. Some reports have also estimated that property prices jumped from 5.9 times income in 1989 to 10.9 times in 2010. He said that the value of All House Price in Malaysia hit RM217, 297 in the fourth quarter. Kuala Lumpur had the highest. All House Price at RM487, 219 followed by Selangor at RM327, 237. While Asia appeared to have escaped the house price crash that affected the US and parts of Europe, some governments in the region took steps to cool the rapid increase in house prices in an effort to prevent a property boom. Chinese Premier Wen Jiabao was also reported as saying on March 14 2012 that home prices in the world's second largest economy were still far too unreasonable and the Chinese government could not relax limits on the property market as it could result in "chaos". Wen also said that reasonable housing prices should reflect personal income, investment and reasonable profits. HBA Secretary General Chang Kim Loong said in October 2011, that the increase of RPGT from five to 10 per cent for houses sold within two years of purchase would be meaningless to short-term speculators looking to offhand houses for profit. He pointed out that properties are typically not allowed to be sold during the construction stage, which takes two to three years, and therefore, raising the RPGT from five to 10 per cent for properties sold within two years would have little impact. Chang said that under the revised RPGT, speculators could purchase properties from developers on completion after two years and would have to pay only the same existing five per cent up to the fifth year, after which all profits are not taxable. The availability of prime residential land within KL is declining very rapidly and there has been an increase in conversion from residential to commercial.

6. CONCLUSION

Housing and Development Board (HDB) does not just develop towns but integrated communities that people feel part of. Being a multi-cultural nation, we recognize the need for social harmony and racial integration. To ensure our communities remain consistent, we deliberately work towards building lively communities through the provision of "hardware", "software" and "heart ware" (HDB, annual report 2009/2010).

- **Hard ware, the Visible or Tangible factor**

The planning and design of towns, neighborhoods, confines and blocks plays an important role in the shaping of solid groups, providing opportunities for social interaction within the living environment. Our surroundings are designed to incorporate varying types and sizes of flats so that households of different income and social profiles are given the opportunity to blend and live together. Flat in a district also share common spaces and facilities such as playgrounds, fitness corners and district pavilions, which help to facilitate collaboration and enhance neighborliness in the community.

- **Software, the Invisible or Intangible elements**

Housing policies are also geared towards encouraging married children to live near their parents, promoting extended family living, upholding Asian family values. HDB has provided many incentives such as priority flat allocation or additional housing subsidies to multi-tier families and married children who are living together with or near to their parents for mutual care and support. Some of these policies are Joint Selection Scheme, Multi-Tier Family Housing Scheme, Married Child Priority Scheme, high income ceiling for extended families and higher-tier Housing Grant. Policies like the Third Child Priority Scheme also help in encouraging Singaporeans towards family formation and having more children. As Singaporeans consist of a multi-racial community, HDB also implements the Government's Ethnic Integration Policy (EIP) in maintaining racial harmony in public housing estates. The EIP was implemented in 1989 and is aimed to prevent the formation of racial ghettos in public housing by setting the maximum allowable proportion of each ethnic group living in each HDB neighborhood and block. This creates a balanced mix of residents from various ethnic groups which helps to foster ties within the community, and hence promoting ethnic integration (HDB annual report, 2009/2010).

- **Heart ware and Communal participation in Deliberations**

Residents are actively involved in the management of HDB estates through Town Councils, Citizens' Consultative Committees or Residents' Committees. The primary role of Town councils is to maintain the common property within HDB estates. Getting the residents involved in Town Councils allows them to participate and contribute in the decision making process in the management of their estate. Residents are also encouraged to be involved in shaping the physical environment of their estate. Platforms like regular briefings, community forums and consultation exercises, and regular surveys allow residents to express their views and provide feedback on their preferences. This allow standard of our physical environment to meet the expectations of the residents, it helps to promote community bonding and a sense of identity as well. This makes them feel pride and self-worth.

REFERENCES

- Burke, P. J. (2004). Identities and social structure: The 2003 Cooley-Mead Award Address. *Social Psychology Quarterly*, 67, 5-15.
- Burke, P. J. (2004). Identities, events, and moods. *Advances in Group Processes*, 21, 25-49.
- Curry, C. et. Al. (2001). *The Psychological and Social Impact of Illness and Disability*. Springer Publishing Company.

- Dewsbury, A. (2001). *Comparative Perspectives in Modern Psychology*
- Freeman, A., Chaplin, R. & Whitehead, C. (1997). *Rental Affordability: A Review of International Literature*, Cambridge, University of Cambridge.
- DTZ New Zealand (2004) "Housing costs and affordability in New Zealand." Wellington, Centre for Housing Research Aotearoa New Zealand - Kainga Tipu. <http://www.hnzc.co.nz/chr/pdfs/housing-costs-and-affordability-master-report.pdf>
- Friedman, M., 1990, *Free to Choose: A Personal Statement*, Harvest Books. Gabriel, S.A. & S.S. ...
- Glaser & Gyourko, (Dec. 2003). The Rise of the skilled cities. On line web http://www.economics.harvard.edu/faculty/glaeser/papers_glaeser
- Hulchanski, D. (1995). The Concept of Housing Affordability, *Housing Studies*, Vol. 10, No. 4, pp 471-492.
- Housing and Development Board Annual Report, (2009/2010). Online web: <http://www.hdb.gov.sg/fi10/fi10320p.nsf/w/AboutUsAnnualReports?OpenDocument>
- Jayanath, A. (21st July, 2010). Independent Public Policy Professional, Kuala Lumpur, Malaysia: Online interview with the Malaysian Insider, 2010. Online web: <http://my.linkedin.com/pub/jayanath-appudurai/10/a41/195>
- Kelly, L.G. (September 2006). "Shire and Town of Northam Merger Study Report". Archived from the original on 2006-10-11. Retrieved 2006-11-04.- commissioned by Department of Local Government and Regional Development.
- MacLennan & Williams (1990, p.9). *Home Ownership: Getting In, Getting From, Getting Out*, Part 1 edited by P. J. Boelhouwer, J. F. Doling, Marja Elsinga
- Principles of Public Participation, (23rd May, 2008). Co-intelligence.org Online web: http://www.co-intelligence.org/CIPol_publicparticipation.html
- Rolling, S. (1994). *U2: The Ultimate Compendium of Interviews, Articles, Facts and Opinions from the Files of Rolling Stone*. London: Sedgwick & Jackson. ISBN 0-283-06239-8.
- Schmuecker, K. (March, 2011). The Good, the Bad and the Ugly: Housing demand 2025. . © ippr 2011. Institute for ...Katie Schmuecker LV D VHQLRU UHVHDFK IHOORZ DW LSSU QRUWK ...
- Scott & Tilly (Feb. 1982). *Gender Planning and Development: Theory, Practice and Training*
- TheMalaysianInsider,(Wednesday,08thAugust2012).Onlineweb: <http://www.themalaysianinsider.com/malaysia/article/how-poor-are-we-really/>

Tilly, S. (5th Nov., 2005). "Tsunami lifesaver visits UN". *New Straits Times*, p. 27

Wally, S. (15th May 2008). *Weathering the storm: Working-class families from the industrial revolution to the fertility decline*. Published by; Verso, 1993; Digitalised 15th may 2008. ISBN 0860913333, 9780860913337

Low cost Housing Affordability chart using 5 elements

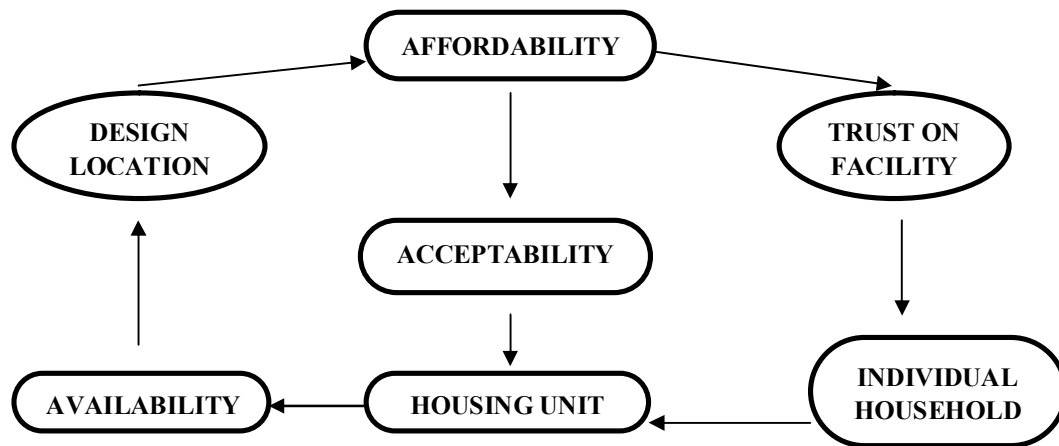


Figure 1. Analytical Framework for Housing Affordability

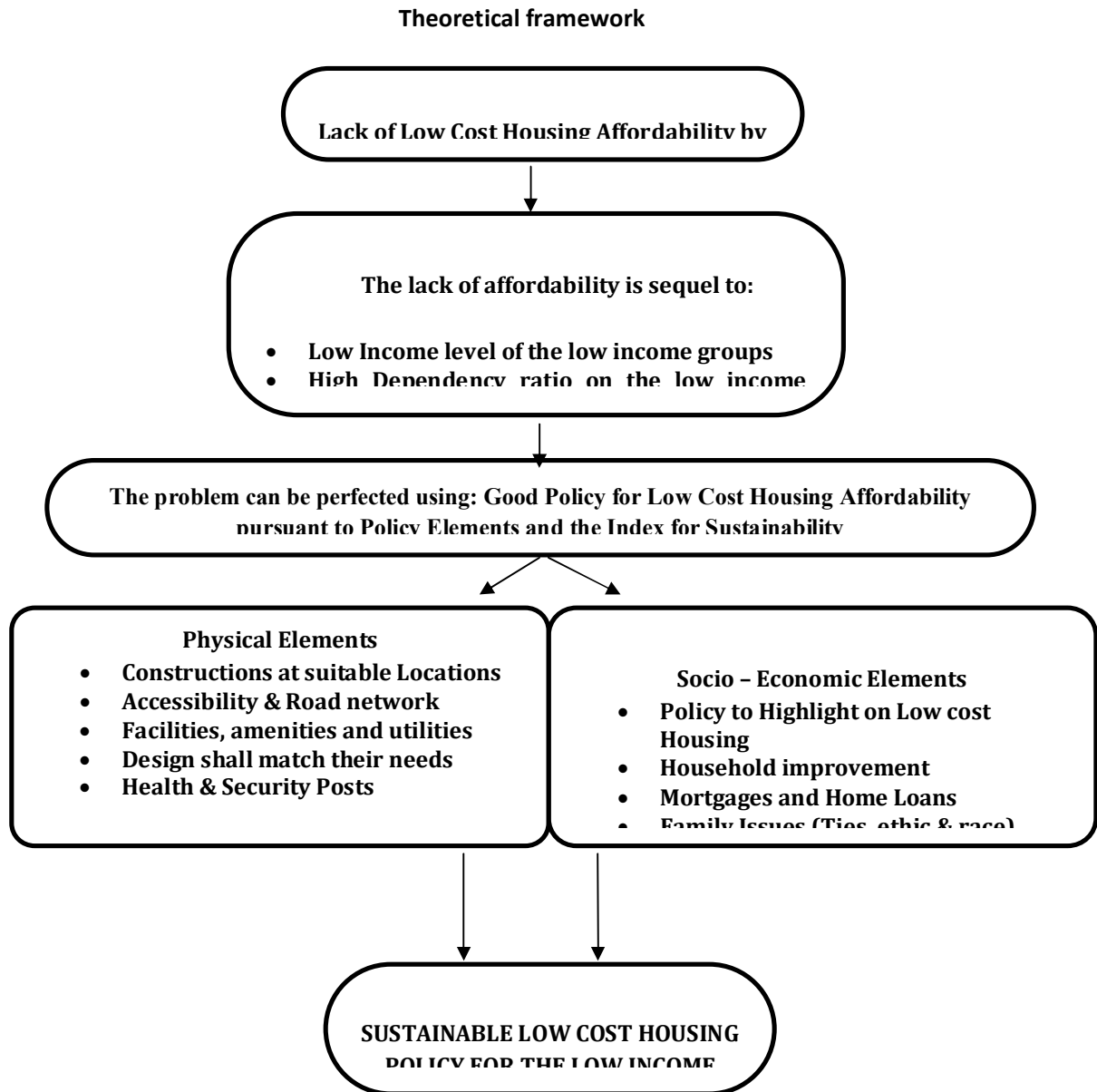


Figure 2. Theoretical Framework

Table 1. Indices of Poverty in the 10th Malaysian Plan

Region	Percentage	No. of Poor Households
Malaysia	3.8	228,400

Source: Statistics & Data from the 10th MP, NEM

Table 2. Poverty Income Line (PLI)

S/no	Region	RM/Month
1.	Peninsula	763
2.	Sabah	1048
3.	Sarawak	912
4.	Malaysia	800

Source: Statistics & Data from the 10th MP, NEM & Jayanath Appudurai

Table 3. Government Poverty Income Line for Households

S/no	Region	RM/Month	RM/Day	Average
1.	Peninsula	763	25.00	5.80
2.	Sabah	1048	33.00	7.50
3.	Sarawak	912	31.00	6.55
4.	Malaysia	800	27.00	6.15

Source: Statistics & Data from the 10th MP, NEM & Jayanath Appudurai

S/no	Region	RM/Month	RM/Daily	Average
1.	Peninsula	750	25.00	5.70
2.	Malaysia	1886	62.86	14.28
3.	Sabah	1000	33.00	7.50
4.	Sarawak	1500	50.00	11.40

Table 4. Proposed Household Income In Malaysian Ringgit (RM)

Source: Jayanath Appudurai suggestions

Table 5. Races Composition in Kuala Lumpur, Malaysia

S/no	Races	Population	Percentage	Degrees
1.	Malay	620,000	38.75%	139.5
2.	Chinese	700,000	43.75%	157.5
3.	Indians	165,000	10.3%	37.1
4.	Foreigners	115,000	7.2%	25.8