

ABSTRACT

MARKET DEMAND ANALYSIS OF AFFORDABLE HOUSING IN KUCHING AND SAMARAHAN DIVISIONS

By

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One of the basic human needs is housing. Therefore, it is pertinent for any country to ensure its' citizen have adequate access to housing. In Malaysia, one of the major social objectives in its development plan is the provision of affordable housing to all. Based on records available at Housing Development Corporation (HDC), the authority responsible for the development of affordable housing (low cost and low cost plus housing) in Sarawak showed that there was a big short in the supply of affordable housing in Sarawak, especially in Kuching and Samarahan Divisions. It is also observed that many of the aspired affordable housing buyers/ owners had to give up their "dream homes" because of their inability to secure housing loan from the financial institutions or banks even though at HDC level, the house has already been offered to them. Records at HDC indicated that between 20-30% of the aspired affordable house owners had to reject the offer due to financial constraints. Therefore, based on the above mentioned issues, it is important to carefully study and analyse what are the factors that affect housing demand especially with regard to affordable housing in Kuching and Samarahan Divisions.

A theoretical framework was adapted from various sources, particularly the neo classical theory of housing demand. In line with the first objective of the study which is to

analyse market demand in terms of the probability of intention to purchase affordable house the descriptive statistics were utilised accordingly. In addressing the second objective of identifying the importance variables that affect different types of housing demand, descriptive statistics and factors analyses were utilised. Hypotheses testing were performed based on the new sets of constructs (identified from the factors analyses) by using the Spearman rank correlation analysis.

The findings showed that the probability of intention to purchase houses were quite high with the highest recorded for low cost housing, followed by low cost plus, medium cost low and medium cost terraced houses.

In terms of hypotheses testing, correlation analyses for low cost house showed that there was significant relationship between the demand and income, loan affordability, house structural, distance location, security and future value. However, demographical factors were found to be not significant. As for low cost plus house, significant factors include house structural and security and quality of life. Other factors such as financial, demographic, location and social activities were not significant. Hypotheses testing for medium cost low housing found that significant factors include loan affordability, house price affordability, house structural, social and services. Factors that were not significant comprise of demographic, location, quality of life and comfort living. Lastly, as for medium cost terraced, significant factors consist of loan affordability, house structural, services and security. On the other hand, demographic, house quality and location were not significant factors.

Some policy recommendations based on the current findings are given in the last chapter of this thesis.

ABSTRAK

ANALISA KAJIAN PASARAN RUMAH MAMPU MILIK DI BAHAGIAN KUCHING DAN BAHAGIAN SAMARAHAN

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Salah satu keperluan asas manusia adalah rumah. Dengan itu, adalah amat penting untuk setiap warganegara untuk mempunyai akses kepada perumahan. Di Malaysia, salah satu objektif utama dalam rancangan pembangunan Negara adalah peruntukan perumahan mampu milik. Berdasarkan kepada rekod yang diperolehi daripada pihak Perbadanan Pembangunan Perumahan (HDC), sebuah agensi yang bertanggungjawab dalam penyediaan dan pembangunan perumahan mampu milik di Sarawak, terdapat kekurangan penawaran yang besar dalam perumahan mampu milik di Sarawak, terutamanya di Bahagian-bahagian Kuching dan Samarahan. Selain itu, didapati bahawa, banyak kes dimana pemohon-pemohon rumah mampu milik terpaksa melupakan niat untuk membeli rumah sendiri disebabkan oleh kegagalan mereka untuk mendapatkan pinjaman perumahan daripada pihak bank atau institusi kewangan. Rekod yang terdapat di HDC mendapati kira-kira 20-30% daripada pemohon rumah mampu milik yang ditawarkan rumah oleh HDC gagal untuk mendapatkan pinjaman perumahan daripada pihak bank. Oleh itu, berdasarkan kepada isu-isu tersebut, adalah penting untuk mengkaji secara terperinci faktor-faktor yang mempengaruhi permintaan rumah terutamanya yang berkaitan dengan perumahan mampu milik di Bahagian-bahagian Kuching dan Samarahan.

Satu kerangka teori telah diadaptasi dari pelbagai sumber terutamanya berasaskan teori permintaan rumah neo-klasik. Selaras dengan objektif kajian iaitu untuk menganalisa pasaran permintaan rumah dari segi kemungkinan berniat untuk membeli rumah mengikut jenis rumah, statistik deskriptif telah digunakan. Dalam usaha untuk mengenalpasti faktor-faktor penting yang mempengaruhi permintaan rumah, dua jenis analisa telah digunakan iaitu statistik deskriptif dan analisa faktor. Manakala pengujian hipotesis dijalankan ke atas faktor-faktor baru yang diperolehi hasil daripada penganalisan faktor (factor analysis) dengan menggunakan Analisa Korelasi Spearman.

Hasil kajian mendapati bahawa kemungkinan berniat untuk membeli rumah adalah agak tinggi dimana rumah kos rendah mendapat nilai min tertinggi, diikuti oleh rumah-rumah kos rendah atas, kos sederhana rendah dan kos sederhana teres.

Dari segi pengujian hipotesis, analisa korelasi untuk rumah kos rendah menunjukkan bahawa terdapat hubungan yang signifikan antara permintaan rumah dengan faktor-faktor pendapatan, kemampuan pinjaman, struktur rumah, lokasi, keselamatan dan nilai masa depan. Bagaimanapun, faktor demografi didapati tidak penting. Keputusan untuk kos rendah atas pula mendapati bahawa faktor-faktor penting termasuk struktur rumah, keselamatan dan kualiti hidup. Manakala faktor-faktor seperti kewangan, demografi, lokasi dan aktiviti sosial adalah tidak penting. Pengujian hipotesis untuk kos sederhana rendah membuktikan bahawa kemampuan pinjaman, kemampuan harga rumah, struktur rumah, sosial dan perkhidmatan adalah faktor-faktor yang penting. Namun, faktor-faktor yang tidak penting termasuklah demografi, lokasi, kualiti hidup dan kesejahteraan hidup. Akhirnya untuk kos sederhana teres,, didapati faktor-faktor yang penting termasuklah kemampuan pinjaman, struktur rumah, perkhidmatan dan keselamatan. Manakala, faktor-faktor demografi, kualiti rumah dan lokasi didapati tidak penting untuk rumah kos sederhana teres.

Sesuai dengan hasil penemuan kajian ini, beberapa cadangan polisi telah disertakan di bab terakhir tesis ini.