

People's Dreams and Policy Realities: Government Intervention and Affordable Housing Choices in Selangor

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ABSTRACT

Lack of affordable housing is a growing concern that often becomes a primary focus for governments worldwide, including Malaysia. The main underlying causes of the affordability crisis in Selangor, Malaysia, which has been mounting for years, include oversupply, overhang, and rejected offers in the affordable housing sector. Although various affordable housing initiatives have been implemented, the persistent supply-demand mismatch raises concerns about people's expectations and how these criteria shape government intervention to develop better policies aligned with household preferences and aspirations. Current policies aim to tackle the overhang issues. However, critics also point to a mismatch between assistance schemes and buyers' preferences. While state-led initiatives such as subsidies, price controls, and public housing schemes aim to increase affordability, questions remain on whether these interventions truly align with household preferences and aspirations. Therefore, this study aims to uncover people's perspectives on government interventions in shaping affordable housing policies in Selangor. Based on the findings, most buyers, industry experts, developers, and policymakers agreed that government intervention plays a vital role in shaping the affordable housing landscape. This study identified two major approaches to government intervention: innovation in housing assistance programs and comprehensive financial support. As the data were limited to Selangor, the findings are limited to this region. This study's findings will provide stakeholders with insights into the multidimensional nature of housing demand. To the best of the author's knowledge, this is the first study to explore multiple perspectives on government interventions in the affordable housing landscape.

Keywords: Affordable housing, government intervention, stakeholders

INTRODUCTION

Housing is widely acknowledged as a basic human necessity and increasingly regarded as a human right. UN Habitat reiterates the human right to safe, secure, habitable, and affordable housing (UN Habitat, 2023). Affordable housing supports family formation, health, and education in Malaysia and is an important economic sector. The construction and housing industries provide several percent of GDP (Department of Statistics Malaysia, 2020), while 23% of Malaysians were homeless in 2020 (The ASEAN Post, 2020). In 1964, Malaysia established the Ministry of Housing and Local Government to provide affordable housing for its growing population (KPKT, 2023). Subsequent national plans have prioritised homeownership to reduce poverty and promote social equity. In Malaysia, home affordability affects social, economic, and human rights.

In response, the government has introduced multiple affordable housing initiatives. Key programs include *Projek Perumahan Rakyat* (PPR) for low-income households (KPKT, 2023), PR1MA targeting middle-income buyers (PR1MA Corporation Malaysia, 2020), and *Rumah Selangorku 3.0*, which offers freehold units between RM115,000 and RM250,000 (Mustafa et al., 2019). Complementary measures such as rent-to-own schemes, MyFirstHome grants, and PR1MA financing aim to broaden access. Collectively, these initiatives provide

subsidized ownership opportunities for the Bottom (40%), known as B40, and expanded affordability for the Middle (40%), classified as the M40 segment, to support lower- and middle-income earners.

Despite extensive government interventions, challenges in the housing market continue to prevail, with Selangor presenting a distinctive case in Malaysia's affordable housing landscape. Kuala Lumpur, Pulau Pinang, and Johor record high demand for affordable houses. By contrast, Selangor experienced a surplus of affordable units (Bank Negara Malaysia, 2016).

Despite its dense urbanisation, studies indicate that Selangor does not face shortages in the affordable housing segment (Chee Hung & Kiat, 2021). However, this surplus coincides with a persistent property overhang, where units remain unsold for extended periods (Daud et al., 2022). This paradox of simultaneous surplus and unsold stock underscores structural complexities in Selangor's housing market. Studies and government reports show implementation mismatches and inefficiencies. A recent stakeholder study indicated that limited funding, flawed beneficiary registration systems, and complicated application procedures hinder low-cost housing projects (Rahim et al., 2019). Low-income applicants sometimes lack housing, while those who qualify face down-payment limits or reluctance to take on debt (Yusry, 2024).

As market prices rise faster than policy changes, banks tighten lending requirements and income assessments, resulting in significant rejection rates for subsidised home loans (Bank Negara Malaysia, 2016). Regulators and local planning may limit land release, leading private developers to prioritise higher-margin projects (Zulkifli, 2022). The anticipated supply of affordable apartments has often fallen short, and many state or public allocations are underutilised or poorly targeted. Although well-intentioned, programs can face obstacles such as bureaucratic delays and market inefficiencies that undermine their effectiveness.

Given the housing crisis, governments must assess interventions carefully. Malaysia's current national plan is to create one million affordable dwellings between 2026 and 2035 (KPKT, 2023). However, without proof of what works, such ambitions may fail. A comprehensive evaluation can identify programs that effectively reach low-income households and inform policy adjustments. This study aims to analyse affordable housing strategies to close the demand-supply gap. The research maps how well PPR, PR1MA, and *Rumah Selangorku* fit with actual needs to improve targeting and implementation. This contributes to scholarly and policy information on housing in Malaysia, promoting informed decision-making for equitable and inclusive development.

LITERATURE REVIEW

Affordable Housing Criteria

In Malaysia, while research on homebuyer preferences predominantly focuses on regular residential housing, a significant gap remains in understanding homebuyers' preferences for affordable housing in the Malaysian context. The government's focus on providing housing has overlooked the need to understand consumer needs and preferences. Previous studies highlight that financial factors are the main criteria influencing housing purchase decisions. Home loan availability is among the most influential financial factors for homebuyers, along with housing prices (Kumar & Khandelwal, 2019). Beyond loan facilities, interest rates significantly influence housing purchase decisions. Higher interest rates imply higher monthly loan instalments, which are particularly challenging for first-time homebuyers with limited income (Kurniawan et al., 2020). Furthermore, various studies have highlighted the influence of interest rates on housing purchasing decisions (Mariadas et al., 2019; Salleh et al., 2019; Thaker & Sakaran, 2016).

Previous studies also highlighted that a house's features and physical aspects strongly influence purchasing decisions, often linking well-designed housing to social status (Haddad et al., 2011; Opoku & Abdul-Muhmin, 2010; Salleh et al., 2015). Research by Farasa and Kusuma (2018) found that young adults in India prefer simply designed housing, while in Malaysia, homebuyers prefer innovative and elegant designs, regardless of housing class (Majid et al., 2012). Beyond features, accessibility is also an important criterion in valuing properties. Homebuyers consider a prime location one that allows easy access to facilities such as recreational areas, workplaces, educational institutions, medical facilities, public transport, grocery markets, and religious institutions (Feng, 2021). Another criterion is safety. It includes community density, environmental conditions,

crime rates, security levels, and the overall sense of community, all of which shape the living experience (Feng, 2021). A guarded neighborhood signifies higher social status, meeting the homebuyers' desire for distinction (Sundrani, 2018).

Conclusively, existing literature consistently highlights four primary criteria that shape housing demand: financial aspects, features, accessibility, and safety. These factors reflect not only the tangible attributes of housing but also consumers' broader decision-making considerations. The Engel-Blackwell-Miniard (EBM) Model was used as the theoretical foundation, incorporating psychological, social, and situational factors that shape consumer behavior (Blackwell et al., 2001).

Affordable housing and Government Interventions

Affordable housing provision remains central to Malaysia's housing policy. The National Housing Policy (2018 - 2025) has been instrumental in aligning affordability objectives with broader socio-economic goals, particularly for the bottom 40% income group (B40). Recent empirical evidence shows that targeted subsidies tied to sustainability criteria can significantly improve uptake among low- and middle-income households.

Government intervention represents a critical factor in shaping the affordable housing sector, particularly in ensuring housing access for low- and middle-income groups. The imperfections associated with housing markets, such as unequal distribution, lack of affordability, and failure to meet real demand, necessitate the role of the government in regulating, financing, and supporting housing development (Abdul Asis et al., 2019; Oyalowo et al., 2018).

Governments can correct market inefficiencies through policy tools such as subsidies, regulations, and direct housing provision (Atterhög, 2005; Hulchanski, 2006; Quigley & Raphael, 2004). In the Malaysian context, intervention is deemed essential to ensure that the bottom 40% income group can attain homeownership, particularly through price subsidies and targeted housing schemes (Abdul Asis et al., 2019; Hoek-smit & Diamond, 2003). These subsidies incentivize both developers and buyers, making housing more accessible and economically viable (Abdul Asis et al., 2019).

Beyond Malaysia, Phang and Helble (2024), in a comparative study of Asian housing markets, found that targeted subsidies are most effective when combined with strict eligibility criteria and transparent allocation systems, reducing the risk of speculative purchases. Comparative evidence suggests that Malaysia's evolving approach aligns with global best practices. Nguyen and Pham (2024) highlight Vietnam's success in reducing project delays through regulatory reform, while OECD (2024) identifies Singapore's Build-To-Order (BTO) model as a benchmark for integrating demand forecasting into supply planning.

Research Gap

In Malaysia, studies on homebuyer preferences have largely concentrated on regular residential properties, with limited attention to affordable housing. While programs like PR1MA, RUMAWIP, and My First Home target the middle-income group, not everyone in this group qualifies or finds the offered units suitable in terms of design or location (Mustapa & Ali, 2022). This mismatch suggests that housing strategies should aim not only for quantity but also to reflect real demand, including affordability and personal preferences (Mustapa & Ali, 2022; Nicol, 2017). Furthermore, existing studies emphasise conventional criteria such as price, location, and physical features, while paying less attention to government intervention as an influential factor in buyer decision-making, especially in the context of affordable housing. Based on the common criteria highlighted in the previous literature, not all housing schemes adequately match public preferences. Therefore, this study explores the extent to which government intervention may change Selangor's affordable housing landscape by identifying the criteria needed and how government intervention can help realise them, enabling the development of affordable housing that supports Selangor residents in building their dreams.

METHODOLOGY

This study adopted a qualitative research design to investigate the underexplored issue of affordable housing in Selangor, with particular emphasis on how government intervention shapes people's housing choices. A qualitative approach was deemed most suitable because it allows in-depth exploration of perceptions and experiences, offering rich insights that quantitative measures cannot easily capture (Creswell & Creswell, 2018). Accordingly, the study used semi-structured interviews as the main data collection method. The study selected informants using purposive sampling, which involves recruiting individuals with specific knowledge or experience directly relevant to the study (Etikan, 2016).

Table 1. Interview Informants

No.	Informants	Represent	Years of home ownership	Area of interest
1	Informant 1	Buyer	6 years	-
2	Informant 2	Buyer	6 years	-
3	Informant 3	Buyer	6 years	-
4	Informant 4	Buyer	1 year	-
5	Informant 5	Buyer	5 years	-
6	Informant 6	Academics	-	Real estate management
7	Informant 7	Housing Association Buyers	-	Housing Rights and Buyer Advocacy
8	Informant 8	Academics	-	Affordable Housing and Financial Economics
9	Informant 9	LPHS	-	Housing Policy and Urban Development
10	Informant 10	LPHS	-	Housing Policy and Urban Development
11	Informant 11	Developer	-	Property Development
12	Informant 12	Developer	-	Property Development

Table 1 shows the informants willing to take part in this study. The 12 different views were gathered from different backgrounds and interests to explore whether the implemented housing initiatives align with the housing affordability context. For this purpose, respondents were divided into two groups. The first group consisted of buyers, referred to as Informants 1-5, particularly from the lower- and middle-income categories, who either successfully purchased affordable housing units or declined such offers. This study elicits buyers' experiences and opinions in purchasing affordable housing. The second group comprised experts labeled as Informants 6-12, including academics in housing and urban studies, developers engaged in state or federal affordable housing schemes, representatives from homebuyer associations, and policymakers or government officers involved in affordable housing provision. This is because the experts have greater technical knowledge and are actively involved in the field. Their operational roles provided a crucial policy-level perspective on how Selangor implements affordability. In total, 12 respondents were interviewed, representing a balance of supply-side and demand-side perspectives. Data collection and analysis reached saturation when the data had been exhaustively examined, and no new themes emerged (Naeem et al., 2024). After data saturation, data collection stopped at the twelfth participant.

Data Collection

This study explores diverse perspectives among multiple stakeholders, including *Lembaga Perumahan Hartanah Selangor* (LPHS), academic experts from public universities, developers, homebuyers (including those who made purchases and those who rejected offers), and relevant government agencies. Interviews are a primary qualitative research instrument (Abdullah & Raman, 2001). This study employed semi-structured interviews to gain an in-depth understanding. According to Robinson (2023), semi-structured interviews allow probing, leading to richer discussion of topics. Therefore, this study employed semi-structured interviews to gather in-depth knowledge related to the study.

The initial data-collection phase involved conducting a preliminary call to potential organisations to inquire about procedures for interviewing potential informants. Next, the researcher sent an official email providing information, including the study objectives. The researcher followed up one week after the email to confirm acceptance of the interview. The researcher then scheduled interviews based on the participant's convenience. During the interview phase, informants received a consent form to acknowledge the disclosure of study information. The interviews were conducted within the stipulated time and completed within 90 minutes. This interview length is appropriate, as suggested in Creswell (2007), in which the actual interview sessions last approximately between 30-90 minutes. The interview duration allows the researcher to capture gestures and in-depth insights based on shared experiences (Taharin, 2023).

Interview Protocol

This study explored extensive opinions and experiences from multiple stakeholders. Thus, a systematic guideline is required to conduct the interview. The semi-structured interview questions were developed based on Carspecken's (1996) interview protocol. The interview protocol serves as the research instrument, facilitating inquiries into specific information related to the study aims. This method involves organizing conversations to correspond with study questions, ensuring a smooth flow from initial to follow-up questions, and fostering reflective conversation during the interview (Carspecken, 1996).

In this study, two sets of interview protocols were developed to capture the perspectives of the two main informant groups: experts and buyers. For expert informants, including developers, advocacy bodies, academics, and policymakers, the interview protocol was designed to elicit insights into supply-side realities, industry challenges, policy implementation, and the influence of developer reputation and government intervention. These perspectives are crucial for understanding how structural and institutional factors shape the provision and perception of affordable housing.

On the other hand, for the buyer informants, particularly those from the B40 and lower M40 income groups who are eligible for affordable housing schemes, the protocol was constructed to explore their needs, preferences, financial considerations, and decision-making behaviours. Differentiating between these two protocols ensured the questions matched each group's roles and experiences. Two field experts reviewed and validated both protocols before they were submitted to and approved by the Research Ethics Committee. As part of the ethics approval process, the committee examined the research proposal, interview protocols, consent forms, and data management procedures to ensure that the study adhered to principles of confidentiality, voluntary participation, and minimisation of potential risks to informants.

Data Analysis

A thematic analysis approach, as outlined by Braun and Clarke (2013), was applied to identify patterns and themes across the dataset. The process involved iterative stages of familiarisation with the data, generating codes, clustering codes into potential themes, reviewing and refining these themes, and finalising definitions to ensure clarity and coherence, supported by NVivo 12. This systematic approach enabled the researcher to capture both experts' institutional perspectives and buyers' lived experiences, producing a comprehensive and balanced account of how government intervention influences people's housing choices in Selangor. While technology simplifies tasks like transcription, manual analysis remains crucial for identifying primary themes (Nowell et al., 2017). However, the software has limitations in producing accurate analysis. Therefore, researchers must

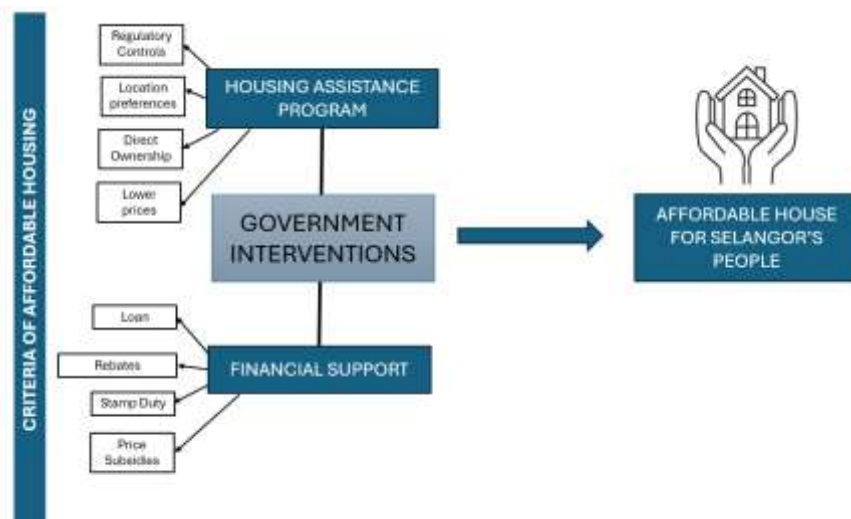
conduct thematic analysis and consider appropriate themes when interpreting informant data. Clarke and Braun (2013) developed a 6-step thematic analysis process that requires researchers to immerse themselves deeply in their datasets. This method offers flexibility and modularity, making it a valuable tool for qualitative researchers seeking to uncover meaningful insights from their data.

The first phase involved becoming familiar with the data, including translating, interpreting textual data, and reviewing audio or video data (Clarke & Braun, 2013). Audio recordings and video data in this study served as raw sets for transcription. In the second phase, the researcher generated initial codes using NVivo 12 software. The researcher imported each interview transcript into NVivo and selected relevant quotes to create codes. The researcher then used the initial codes to identify relevant themes. The researcher reviewed coded data, identified similarities, and grouped codes under the same theme. The next phase involved systematically reviewing significant themes and conducting quality checks. The researcher selected themes based on the constructed codes, reducing them to retain the most relevant ones. The fifth phase was defining and naming the themes, ensuring they were easily understandable and directly addressed the research questions. Lastly, the final phase involved writing up the findings, where the researcher produced journal articles and the final dissertation, providing a compelling narrative of the data and concluding findings aligned with the research objectives.

FINDINGS AND DISCUSSION

Interviews with homebuyers and professionals provide insights into how buyers and professionals view key criteria when exploring preferences and needs in affordable housing. Informants were asked about the key criteria they are looking for when purchasing an affordable house in Selangor. The results show that most informants shared similar opinions, even though they came from different roles. Figure 1 depicts the thematic mapping of government intervention criteria, which led to two major sub-themes: Housing Assistance Programs and Financial Support.

Figure 1. Government Intervention Framework based on People's Choice



Housing assistance programs include regulatory controls, location preferences, direct ownership and lower prices that facilitate access to affordable housing for low- and middle-income households. Meanwhile, financial support includes loans, rebates, stamp duty and price subsidies, easing buyers' financial burden. The analysis explores these government intervention criteria and their role in shaping buyers' affordable housing purchase decisions in Selangor.

The first sub-theme, housing assistance programs, focused on government-led initiatives designed to improve access to affordable housing for the B40 and M40 income groups. Under this sub-theme, the study found that most informants raised concerns about the government's ability to regulate the housing market and developers, improve location options, support direct ownership initiatives, and reduce process costs. The second sub-theme concerns the government's financial capabilities. Most informants hope the government will offer better financial schemes, including better loan facilities, rebates, stamp duty, and price subsidies.

Housing assistance programs such as PRIMA, RUMAWIP, and *Rumah Selangorku* (RSKU) serve as key reference points for buyers as they provide a structured pathway toward homeownership. Several informants emphasised the importance of obtaining information about these schemes before making purchase decisions:

"Yes, I searched for information to obtain about housing assistance provided by the government." (Informant 5),

"Yes, I have searched for the housing assistance provided by the government." (Informant 4),

"Yes, I have obtained information about the housing assistance programs provided by the government." (Informant 2).

This proactive action shows that buyers see government intervention not only as cost-saving but also as reliable, as guaranteed by the authorities. *Rumah Selangorku* stands out for offering lower prices compared to the private market. One informant explained:

"I chose Selangorku because it is RM259,000." (Informant 4).

This pricing framework gives M40 and B40 groups the opportunity to own homes within their financial means. These findings align with Masram et al. (2020), who emphasised that government programs improve housing access for all segments of society and reduce the access gap between income groups.

In addition to assistance programs, government financial support such as the My First Home Scheme (SRP), Rent-to-Own (RTO), government housing loans, rebates, and stamp duty exemptions also serve as important factors. Informants highlighted:

"Yes, before purchasing a house, I consider financial support from the government." (Informant 5)

"Yes, before purchasing a house, I consider the financial support provided by the government." (Informant 2),

"Yes, I take into account the financial support provided by the government, such as the My First Home Scheme (SRP), interest rate subsidies, and tax incentives." (Informant 4).

This excerpt demonstrates that government financial schemes are among the most dominant criteria in purchase decisions. Assistance such as price subsidies and rebates directly affects affordability. Informant 2 recounted:

"We should have a house at RM330K something. But after getting a rebate, I got RM298K." (Informant 2)

Such rebates reduce buyers' financial burden, consistent with Hassan et al. (2022), who argue that government fiscal incentives lower initial barriers to homeownership. Furthermore, the exemption of costs such as stamp duty clearly provides relief:

"Because, like me, I am a first-time buyer... There is an exemption... So, I'm a little relieved there." (Informant 4)

"Usually for the stamp fee... around RM2,000 something. But I got it for free." (Informant 5).

Although this amount is modest, it eases the initial costs and enhances buyers' affordability. More significantly, substantial government subsidies drastically reduce house prices. Informant 6 stated:

"The government will build a unit cost of RM300,000 and will sell it at a price of RM60,000... There is RM240,000 there." (Informant 6)

Such subsidies demonstrate the effectiveness of the government's role in bridging the gap between market prices and buyers' actual affordability.

However, there are also criticisms regarding the mismatch between assistance schemes and buyers' location preferences. As emphasised by Informant 8:

"There's a mismatch between, you know, where you want to stay and where the government is offering you, right?" (Informant 8)

This perspective suggests that financial interventions must align with location factors to genuinely meet buyers' aspirations. Unexpected findings emerged in the sub-theme of location preferences, where a conflict exists between the locations offered and the intended location to stay. This aligns with Mukhtar et al. (2025), which found that accommodating strategic locations according to potential homebuyers' preferences may mitigate location mismatches.

The study concludes that government intervention through housing assistance programs and financial support is a primary driver of affordable housing purchase decisions. These findings also show that housing mismatch in Malaysia stems from government policy inefficiencies in breaking affordability barriers for eligible groups (Saleh et al., 2025; Jamaludin et al., 2018). According to Eerola and Saarimaa (2018), Hansson (2019), and Yang and Wang (2011), government interventions at national and regional levels are designed to address affordability issues. Ab Majid et al. (2023) also emphasise that government involvement drives affordable housing development and gives buyers in the target demographic confidence to own homes at reasonable prices.

CONCLUSION

Motivated by industry experts' identification of an information gap on the neglected perspectives of buyers, developers, and governance performance in Selangor's affordable housing sector, this study provides insights into how government intervention shapes affordable housing decisions. Through close engagement with informants, this study found that the government's responsibilities are largely focused on providing innovative housing assistance programs and substantial financial support. Further in-depth discussions revealed that Selangor's affordable housing concept has effective governance and policy management practices that protect buyers' social well-being and financial outcomes, making it attractive to buyers. However, this study found the downside of the aforementioned efforts.

The findings demonstrate contradictory evidence between the schemes offered and personal preferences related to project locations. Affordable housing schemes have the potential to improve the government's role. Additionally, eligible buyers are identified as those in the B40 and M40 income groups, emphasizing the government's priority of assisting lower- and middle-income earners. Therefore, this study concludes that affordable housing with tangible governance, including housing assistance programs and financial support, particularly in aligning affordable housing supply with demand-driven preferences such as accessibility and supporting facilities, can help minimise the risk of property overhang in Selangor.

Our findings help close the knowledge gap between affordable housing supply and demand while considering Selangor's socio-economic dynamics and urban development challenges. Mismatches between demand and supply in affordable housing require urgent action. In light of this, this study is the first to capture deeper contextual insights through the voices of buyers, policymakers, developers, and community representatives, and offers new insights into the multidimensional nature of housing demand. These perspectives reveal lived experiences and institutional dynamics that numerical analysis alone cannot uncover. Affordability is not only about whether buyers can purchase a home, but also whether the government can sustain support through subsidies, financing schemes, or policy interventions.

Implications Of Study

This study provides several implications for the body of knowledge, policymakers, buyers, residents, and industry professionals. First, implications for the body of knowledge. Understanding the gaps in previous literature has offered new insights into the multidimensional nature of housing demand. Affordability is not only about whether buyers can purchase a home, but also whether the government can sustain support through subsidies, financing schemes, or policy interventions. Methodologically, the study adopts a qualitative,

stakeholder-driven approach. These perspectives reveal lived experiences and institutional dynamics that numerical analysis alone cannot uncover. By illustrating the value of qualitative inquiry, the study broadens methodological practice and offers a richer lens for examining complex housing issues in Malaysia and beyond.

Secondly, implications for policymakers. The insights derived from this study allow policymakers to evaluate whether current policy directions align with the expectations and lived realities of the target groups. Importantly, the findings suggest that better town planning management, particularly in aligning affordable housing supply with demand-driven preferences such as accessibility and supporting facilities, can help reduce the risk of property overhang in Selangor. Third, buyers and residents. The study underscores the need for ongoing evaluation and flexibility within housing policies. With growing concerns about unsold affordable housing units in Selangor, policymakers must remain responsive to shifting population needs and preferences. Finally, industry professionals. For advocacy bodies, the findings emphasise their role in representing buyer interests and bridging the trust gap between developers and consumers, which advocacy groups help bring to public attention. At the same time, the study highlights how consensus agreement between reputable developers and government-linked agencies can reassure buyers, functioning as a seal of approval. Advocacy bodies contribute by demanding higher quality standards and ensuring affordable housing initiatives remain aligned with buyer rights and long-term interests.

Limitations And Future Research Directions

This study has limitations that need to be addressed. While the study gathered valuable insights from key stakeholders, the sample size was smaller than it could have been, which may have limited the breadth of perspectives in the findings. Furthermore, the study's geographical scope is limited to Selangor, which may limit its generalisability to other states with a unique policy landscape.

Building on this study, future studies could extend the analysis of affordable housing by incorporating additional criteria that reflect the complexities of B40 and M40 income groups. Moreover, external factors such as changes in government policies, economic conditions, and social trends during the study period may have influenced the housing market dynamics. For example, shifts in housing regulations, financial support programs, or public attitudes towards homeownership could have altered Selangor's housing landscape, introducing uncertainty into the research findings. Future studies could build on these findings by expanding the sample size, conducting longitudinal studies, and considering how changing external factors affect the affordable housing sector. In addition, future studies should consider adopting mixed-methods approaches and expanding the sample across Malaysia to strengthen the robustness of the findings.

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