

Identifying the Dimensions of Housing Policy Effectiveness

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ABSTRACT

Housing policy is commonly implemented through programmes intended to widen access to affordable housing, yet the success of such programmes is still frequently measured only by the number of housing units delivered. This narrow focus overlooks whether housing outcomes actually meet the needs of the intended beneficiaries. This paper addresses this gap by reviewing housing attributes reported in previous studies and reorganising them into broader dimensions of housing policy achievement. Adopting an archival review approach, the study examined 27 selected housing studies published between 2008 and 2026 covering residential satisfaction, housing affordability, housing preferences, public housing governance, housing management and housing delivery. Relevant housing attributes were extracted from each study, compared for conceptual similarity, and grouped through thematic synthesis according to the housing outcome each attribute represents. The review identified 49 indicators, organised into seven dimensions: affordability, financing, quality, location, neighbourhood, matching and delivery. Each dimension captures a distinct aspect of housing policy achievement, ranging from the financial burden of housing costs and access to financing mechanisms, to physical housing quality, spatial accessibility, neighbourhood liveability, the fit between housing supply and household needs, and the fairness and efficiency of the housing delivery process. The main contribution of this paper lies in translating housing attributes originally developed for studies of residential satisfaction, housing preference, affordability and housing management into a unified set of policy achievement dimensions. These dimensions extend the assessment of housing policy effectiveness beyond physical output indicators to the lived conditions experienced by target households. The findings offer a broader conceptual basis for evaluating government housing programmes and provide a foundation for developing and validating an empirical measurement instrument in future research on housing policy effectiveness.

Keywords: housing policy effectiveness; housing policy achievement; housing attributes; affordable housing; policy evaluation

INTRODUCTION

Housing is a basic need as shelter that is important for ensuring the well-being and security of households (Besar et al., 2012). It is also recognised as one of the fundamental human needs in Maslow's hierarchy of needs (Maslow & Lewis, 1987). Therefore, to ensure that people are able to access and own suitable housing, the government intervenes through housing policies. Housing policies are introduced to support access to quality housing at affordable prices (Akinsulire et al., 2024). For this reason, Ondola et al. (2013) suggest that the effectiveness of housing policy should be assessed in terms of how far its implementation strategies achieve the intended housing provision. Similarly, Ibem and Azuh (2011) argue that public housing programmes should be evaluated across environmental, economic, social and cultural dimensions.

Previous studies have reported the importance of price and affordability, access to financing, physical housing quality, location, neighbourhood conditions and the suitability of housing to household needs (Labin et al., 2014; Riazi & Emami, 2018; Salleh, 2008; Yan et al., 2022; Yap & Ng, 2018). Other studies have considered issues related to the delivery and management of public or affordable housing (Majelan, 2020; She et al., 2022). These studies provide useful housing attributes, although they do not all use the same dependent variable or the same research purpose.

The main issue is that these attributes are spread across different areas of housing research. Studies on residential satisfaction have examined dwelling quality, location and neighbourhood conditions (Kuok et al., 2025; Riazi & Emami, 2018; Salleh, 2008). Studies on housing affordability have focused on price, income, payment burden and financial capacity (Azmi & Bujang, 2021; Hassan et al., 2021b; Labin et al., 2014; Yap & Ng, 2018). Studies on housing preferences have examined housing type, size, location, and neighbourhood attributes (Lai et al., 2023; Muhammad Zamri et al., 2022). Meanwhile, studies on governance and housing management have considered issues such as application processes, allocation, communication, maintenance and service delivery (Majelan, 2020; She et al., 2022; Yan et al., 2022). As a result, these attributes are described using different terms across the housing literature, which makes it difficult to bring them together under a common set of housing policy achievement indicators.

Therefore, this paper uses housing attributes reported in previous studies as a basis for identifying dimensions of housing policy effectiveness. The grouping process followed the principles of thematic synthesis, in which similar concepts and findings from previous studies are compared and organised into broader categories or higher-order themes (Cruzes & Dybå, 2011). In this paper, the term attribute refers to a specific housing characteristic or condition reported in an earlier study. These attributes are then grouped into policy achievement dimensions according to the housing outcome they represent. This distinction is important because the original studies were not necessarily designed to measure housing policy effectiveness. The contribution of this paper is to reorganise recurring housing attributes according to the outcomes that housing policy is expected to achieve.

This paper first states the research objective and review method. It then summarises the selected housing studies and explains how the identified attributes were grouped. The final part discusses each of the seven dimensions and the indicators included under them.

Housing policy effectiveness in this paper refers to the extent to which housing policy achieves the intended outcomes of housing provision. The assessment of effectiveness therefore extends beyond physical outputs, such as the number of housing units delivered, to the conditions experienced by the intended target groups. Previous housing studies have examined these conditions through attributes related to affordability, financing, dwelling quality, location, neighbourhood, suitability of housing to household needs and the delivery process. Although these attributes were originally examined under different research purposes, they can be interpreted as indicators of policy achievement when they reflect outcomes that housing policy is expected to produce. In this study, the proposed dimensions therefore represent broader domains of policy achievement rather than the original constructs used in the reviewed studies. This interpretation is consistent with Ondola et al. (2013), who evaluated housing policy effectiveness in relation to the achievement of intended housing provision, and Ibem and Azuh (2011), who emphasised the assessment of housing programmes across broader economic, social and environmental outcomes.

Research Objective

The main objective of this paper is to identify the dimensions of housing policy effectiveness by reviewing housing attributes reported in previous studies and grouping similar attributes into broader dimensions of policy achievement.

RESEARCH METHODOLOGY

The archival review method was adopted in this study by using empirical and review literature related to housing. A similar archival review approach has been used in housing research to identify factors reported in previous studies and organise them into broader categories (Hassan et al., 2021a). However, the purpose of the present study is different. Rather than identifying factors that influence housing purchase decisions, this study focuses on housing attributes that may represent the achievement of housing policy.

Relevant studies were primarily identified through Google Scholar using combinations of search terms related to housing affordability, residential satisfaction, housing preferences, housing quality, housing location,

neighbourhood conditions, housing governance, housing management, and housing delivery. The review covered studies published between 2008 and 2026.

Studies were included if clear housing attributes, indicators, criteria or findings related to housing outcomes were reported. Studies were excluded if identifiable housing attributes were not reported, if the focus was limited to technical construction matters without relevance to housing outcomes, or if insufficient information was available for attribute extraction.

The screening process was conducted in stages. First, titles and abstracts were reviewed to determine their relevance to housing outcomes. Second, the full texts of potentially relevant studies were examined to determine whether clear housing attributes or indicators could be extracted. Third, studies that met the selection criteria were retained for further analysis. This process resulted in 27 selected studies covering residential satisfaction, housing affordability, housing preferences, public housing governance, housing management and housing delivery.

No formal quality-scoring tool was applied because the purpose of the review was to identify and synthesise housing attributes rather than to estimate pooled effects. However, studies were retained only if clear methods, identifiable findings, and sufficient information for the extraction of housing attributes were available.

The selected studies were then reviewed to extract the housing attributes reported in the findings. The analysis was carried out in three steps. First, the housing attributes reported in each study were identified and recorded. Second, attributes with similar meanings were compared and combined under a common indicator. Third, the indicators were grouped into broader dimensions according to the housing outcome represented. The grouping process followed the principles of thematic synthesis, in which similar concepts and findings from previous studies are compared and organised into broader categories or higher-order themes (Cruzes & Dybå, 2011).

The grouping process also distinguished between an original housing attribute and a policy achievement dimension. For example, access to employment appears in studies of residential satisfaction and housing performance (Labin et al., 2014; Riazi & Emami, 2018). In this study, the same attribute is interpreted as evidence of locational achievement because effective housing provision should enable households to access employment and essential services (Van Niekerk, 2018). The study therefore reorganises housing attributes reported in previous research rather than treating the original constructs as direct measures of housing policy effectiveness.

A dimension was retained if it represented a distinct aspect of housing achievement and was supported by several indicators identified in the reviewed literature.

Housing Attributes

Previous housing studies have reported a wide range of attributes. These attributes were identified from the findings of the reviewed studies and were used as the basis for further grouping into broader policy achievement dimensions. Table 1 summarises the main attributes and supporting findings reported in the literature.

Table 1: Summary of Selected Studies and Research Findings

Previous Research	Housing Attributes	Research Findings	Author(s)
Residential Satisfaction in Affordable Housing: A Mixed Method Study	Affordability, Quality, Location, Neighbourhood	Monthly loan affordability, construction quality and repair needs, workplace distance, commuting cost, neighbourhood cooperation, children's play areas and public-area safety were among the	(Riazi & Emami, 2018)

Previous Research	Housing Attributes	Research Findings	Author(s)
		housing conditions associated with residential satisfaction.	
Residential Satisfaction in a Country that Prioritises Happiness: Empirical Evidences from Affordable Housing in Bhutan	Quality, Location, Neighbourhood	Satisfaction varied across housing characteristics, social environment and management services. Access to hospitals, banks, police stations and childcare facilities, together with neighbourhood relations and public facilities, influenced residents' evaluations.	(Yangzom et al., 2025)
Affordable Housing Performance Indicators for Landed Houses in the Central Region of Malaysia	Affordability, Quality, Location, Neighbourhood	Housing performance was assessed through affordability ratios and residual-income measures, building condition, energy efficiency, and accessibility to employment, healthcare, schools, public transport, shopping, leisure facilities, safety and open green space.	(Labin et al., 2014)
Effective Public Rental Housing Governance: Tenants' Perspective from the Pilot City Chongqing, China	Quality, Matching, Delivery	Tenants' satisfaction was linked to housing quantity, dwelling size, maintenance and service. Waiting time, options to apply, communication with government and complaints were also important aspects of public rental housing governance.	(Yan et al., 2022)
Neighbourhood Factors in Private Low-Cost Housing in Malaysia	Quality, Location, Neighbourhood	Residential satisfaction was influenced by housing safety, space adequacy, educational and health facilities, public transport, playgrounds, parking and the suitability of neighbourhood services and facilities.	(Salleh, 2008)
Residential Satisfaction and Living Experience in Low-Cost Housing within Tropical Climates: A Case Study of Kuching, Sarawak, Malaysia	Quality, Location, Neighbourhood, Matching	Residents reported difficulties related to limited living space, inadequate safety features, maintenance issues, shared amenities and long distances from workplaces and schools.	(Kuok et al., 2025)

Previous Research	Housing Attributes	Research Findings	Author(s)
Housing Satisfaction in Medium- and High-Cost Housing: The Case of Greater Kuala Lumpur, Malaysia	Quality, Location, Neighbourhood	Housing characteristics and locational accessibility, including access to the workplace, influenced housing satisfaction, while social interaction with neighbours and neighbourhood quietness also contributed to neighbourhood satisfaction.	(Teck-Hong, 2012)
Satisfaction Perception of Indoor Environment of Low-Cost Housing: A Case Study of Flat Taman Desa Sentosa	Quality	Indoor environmental quality influenced occupants' satisfaction. Natural ventilation and dwelling size were among the issues affecting residents' evaluations of low-cost housing.	(Mohamed et al., 2014)
Bridging the Supply and Demand Gap for Affordable Home Ownership in Malaysia: The Roles of Government and Financial Institutions	Affordability, Financing, Matching, Delivery	Homeownership was influenced by disposable income, monthly payment burden, deposit requirements, access to mortgage finance, financing amount and mortgage rates. The study also highlighted a mismatch between the supply of and demand for affordable housing.	(Yusof et al., 2019)
Assessing Housing Preferences of Young Civil Servants in Malaysia: Do Location, Financial Capability and Neighbourhood Really Matter?	Affordability, Location, Neighbourhood, Matching	Housing purchase decisions were influenced by monthly repayment, income suitability, access to public transport, household-size suitability, neighbourhood comfort and security.	(Muhammad Zamri et al., 2022)
Affordability Measurement among Public Housing Tenants in Ipoh, Malaysia	Affordability, Delivery	Housing affordability was assessed through housing-cost-to-income and residual-income approaches, while buyer selection, application procedures, communication and equitable allocation were also discussed in relation to public housing delivery.	(Salleh et al., 2018)
Efficiency of Housing Delivery System for Affordable Homeownership in Malaysia: A Review of Literature	Affordability, Financing, Quality, Location, Neighbourhood,	Affordable homeownership was linked to housing cost, loan qualification and financing schemes, as well as housing size, location, travel time and cost, facilities, housing choice and post-completion management.	(Majelan, 2020)

Previous Research	Housing Attributes	Research Findings	Author(s)
	Matching, Delivery		
Investigating the Influence of Homebuyers' Sociodemographic Factors on Preferences of Sustainable Affordable Housing	Affordability, Quality, Location, Neighbourhood, Matching	Homebuyers considered affordability, energy efficiency, public-transport accessibility, neighbourhood safety, green space and housing preferences as important sustainable affordable housing attributes.	(Lai et al., 2023)
Balancing Affordability and Sustainability: Unveiling Homebuyers' Preferences for Green Affordable Housing Criteria and Features	Affordability, Quality, Neighbourhood, Matching	Affordability remained a major consideration even when green housing features were offered, while energy-efficient features, green spaces and housing preferences were also important.	(Zulkepli & Rahman, 2025)
Identifying Housing Submarkets in Johor Bahru and Kulai, Malaysia: A Data-Driven Method	Location, Matching	Housing submarkets were differentiated by spatial accessibility to employment centres, proximity to urban and commercial services, and the location and characteristics of housing.	(Sairi et al., 2022)
Factors that Influencing Purchase Intention and Decision of Homebuyers towards Affordable Housing in Malaysia	Affordability, Quality, Location, Neighbourhood, Matching, Delivery	Location was the most frequently discussed factor in the reviewed purchase studies, followed by price. Product quality, neighbourhood facilities, housing type and promotion or information also influenced purchase intention and decision.	(Nizam et al., 2025)
A Review on Housing Affordability in Malaysia: Are We Doing Fine?	Affordability, Financing, Location, Matching	Housing affordability was described as a major challenge, with housing prices rising faster than household income. The study also highlighted the need for reasonably priced housing near cities, public transportation and market demand.	(Hassan et al., 2021b)
An Augmented Measurement of the Housing Affordability Cycles in Malaysia	Affordability, Matching	The housing affordability cycle showed prolonged unaffordable phases, suggesting that affordability conditions vary over time beyond static price-to-income measures.	(Voon et al., 2020)

Previous Research	Housing Attributes	Research Findings	Author(s)
The Gap between Housing Affordability and Affordable House: A Challenge for Policy Makers	Affordability, Matching, Financing	A gap exists between household affordability and the prices, types and sizes of affordable housing supplied, indicating a mismatch between what households can afford and what is available.	(Azmi & Bujang, 2021)
Examining Surplus and Shortage in Occupied Housing Preference in Malaysia	Matching	The study identified a discrepancy between housing demand and supply. Mismatch involved housing type, size and location, including proximity to work, markets, schools and hospitals.	(Olanrewaju et al., 2026)
Effectiveness of Housing Policies and Their Implementation Strategies in the Provision of Low-Cost Housing to the Urban Poor in Kisumu City, Kenya	Affordability, Quality, Matching, Delivery	Low-cost housing provision was insufficient relative to demand, and implementation problems included poor quality of completed houses and allocation procedures that did not consistently benefit the intended urban poor.	(Ondola et al., 2013)
Framework for Evaluating the Sustainability of Public Housing Programmes in Developing Countries	Affordability, Quality, Neighbourhood, Delivery	Public housing sustainability was linked to affordability, environmental performance, social and cultural sustainability, neighbourhood quality and the wider outcomes generated by housing programmes.	(Ibem & Azuh, 2011)
Housing Affordability among Middle-Income Earners in Selangor, Malaysia	Affordability, Financing, Matching, Delivery	Housing affordability was strongly influenced by housing price and financial commitments. Financing schemes were intended to reduce buyers' financial burden, while imbalance between housing supply and demand remained a concern.	(Kadir et al., 2020)
Performance Measurement Practices in Property Management of Public Housing Malaysia	Quality, Matching, Delivery	Public housing property-management performance included maintenance, tenant selection, unit allocation and housing availability. The study noted that existing performance measurement practices did not provide a fully comprehensive picture.	(She et al., 2022)

Previous Research	Housing Attributes	Research Findings	Author(s)
Facility Management Indicators for High-Rise Residential Property in Malaysia	Quality, Neighbourhood, Delivery	Facility-management performance included building condition, safety and security, maintenance management, cleaning services and residents' complaints as feedback on service performance.	(Che-Ani et al., 2010)
The Determinants of Renting Intention and Renting Satisfaction: The Role of Housing Knowledge, Housing Challenges, and Housing Policy	Affordability, Financing, Delivery	Housing knowledge, financial burden and policy support influenced renting intention and satisfaction. Clearer information and support were identified as important aspects of housing policy.	(Yaaco et al., 2025)
Housing Affordability in Malaysia: Perception, Price Range, Influencing Factors and Policies	Affordability, Financing, Location, Delivery	Perceived affordability was influenced by household income and monthly housing expenditure, while access to finance and loan eligibility constrained housing purchase. Location and proximity to employment also affected affordability.	(Yap & Ng, 2018)

A word cloud was generated to provide a simple visual representation of the terms identified in the reviewed literature. Figure 1 shows the common terms associated with the housing attributes reported across the selected studies. Alencar et al. (2012) noted that word clouds can be used to visually summarise recurring terms in a collection of textual documents.



Figure 1: Word Cloud of Frequently Identified Terms in the Reviewed Literature

Although the terminology differs across the studies, many of the reported attributes overlap. The repeated attributes were therefore reorganised into common indicators. Table 2 shows the seven dimensions and the indicators produced through this grouping process.

Table 2: Dimensions of Housing Policy Effectiveness and Related Indicators

Dimension	Indicator	Author(s)
Affordability	i. Monthly affordability ii. Payment burden iii. Price suitability iv. Residual income v. Deposit affordability	Azmi & Bujang (2021); Hassan et al. (2021b); Ibem & Azuh (2011); Kadir et al. (2020); Labin et al. (2014); Lai et al. (2023); Majelan (2020); Muhammad Zamri et al. (2022); Nizam et al. (2025); Ondola et al. (2013); Riazi & Emami (2018); Salleh et al. (2018); Voon et al. (2020); Yaaco et al. (2025); Yap & Ng (2018); Yusof et al. (2019); Zulkepli & Rahman (2025)
Financing	i. Loan access ii. Financing amount iii. Interest rate iv. Financing scheme v. Loan eligibility vi. Financing period	Azmi & Bujang (2021); Hassan et al. (2021b); Kadir et al. (2020); Majelan (2020); Yaaco et al. (2025); Yap & Ng (2018); Yusof et al. (2019)
Quality	i. Construction quality ii. Maintenance iii. Housing safety iv. Indoor comfort v. Physical condition vi. Energy efficiency vii. Space suitability	Che-Ani et al. (2010); Ibem & Azuh (2011); Kuok et al. (2025); Labin et al. (2014); Lai et al. (2023); Majelan (2020); Mohamed et al. (2014); Nizam et al. (2025); Ondola et al. (2013); Riazi & Emami (2018); Salleh (2008); She et al. (2022); Teck-Hong (2012); Yan et al. (2022); Yangzom et al. (2025); Zulkepli & Rahman (2025)
Location	i. Access to employment ii. Access to commercial services iii. Travel cost iv. Access to health services	Hassan et al. (2021b); Kuok et al. (2025); Labin et al. (2014); Lai et al. (2023); Majelan (2020); Muhammad Zamri et al. (2022); Nizam et al. (2025); Riazi & Emami (2018); Sairi et al. (2022); Salleh (2008); Teck-Hong (2012); Yangzom et al. (2025); Yap & Ng (2018)

Dimension	Indicator	Author(s)
	v. Access to education vi. Access to transport vii. Travel time	
Neighbourhood	i. Community relations ii. Recreational facilities iii. Area safety iv. Public amenities v. Open space vi. Parking vii. Neighbourhood tranquillity viii. Area cleanliness	Che-Ani et al. (2010); Ibem & Azuh (2011); Kuok et al. (2025); Labin et al. (2014); Lai et al. (2023); Majelan (2020); Muhammad Zamri et al. (2022); Nizam et al. (2025); Riazi & Emami (2018); Salleh (2008); Teck-Hong (2012); Yangzom et al. (2025); Zulkepli & Rahman (2025)
Matching	i. Unit availability ii. Housing choice iii. Size matching iv. Supply matching v. Location matching vi. Housing-type matching vii. Price matching	Azmi & Bujang (2021); Hassan et al. (2021b); Kadir et al. (2020); Kuok et al. (2025); Lai et al. (2023); Majelan (2020); Muhammad Zamri et al. (2022); Nizam et al. (2025); Olanrewaju et al. (2026); Ondola et al. (2013); Sairi et al. (2022); She et al. (2022); Voon et al. (2020); Yan et al. (2022); Yusof et al. (2019); Zulkepli & Rahman (2025)
Delivery	i. Approval efficiency ii. Agency communication iii. Complaint management iv. Information clarity v. Distribution fairness vi. Eligibility clarity vii. Ease of application	Che-Ani et al. (2010); Ibem & Azuh (2011); Kadir et al. (2020); Majelan (2020); Nizam et al. (2025); Ondola et al. (2013); Salleh et al. (2018); She et al. (2022); Yaaco et al. (2025); Yan et al. (2022); Yap & Ng (2018); Yusof et al. (2019)

Dimension	Indicator	Author(s)
	viii. Selection transparency ix. Timeliness of handover	

Dimensions of Housing Policy Effectiveness

Based on the comparison in Table 2, seven dimensions were identified. The following sections explain how each dimension is interpreted in the context of housing policy achievement.

Although some dimensions are closely related, each represents a different aspect of housing policy achievement. Affordability refers to the financial burden of obtaining and maintaining housing in relation to household resources, while financing refers to access to financial mechanisms such as loans, financing schemes and repayment terms. Location concerns the spatial accessibility of housing to employment, services and daily activities, whereas matching refers to the extent to which the housing supplied corresponds with the needs and preferences of the target group in terms of price, type, size, location and availability. These distinctions were used to minimise conceptual overlap between the proposed dimensions.

Affordability Dimension

Affordability is commonly discussed in relation to the ability of households to meet housing costs without placing excessive pressure on their income. Labin et al. (2014) assessed affordability through measures such as the relationship between house price and household income, while Salleh et al. (2018) emphasised both the proportion of income spent on housing and the amount of residual income available after housing costs. This is important because households with similar income levels may experience different levels of affordability depending on their monthly commitments and remaining income. Voon et al. (2020) further showed that affordability conditions may change over time, suggesting that affordability cannot be understood only through a single static price-to-income measure. Similarly, Azmi and Bujang (2021) highlighted a gap between what is labelled as affordable housing and what households are actually able to afford. Taken together, these studies indicate that affordability involves more than the selling price of a house. It also concerns monthly payment burden, deposit requirements, and the amount of income remaining for other household needs. For housing policy, these conditions reflect whether the housing provided is financially manageable for the intended group.

Financing Dimension

Although financing is closely related to affordability, it concerns a different stage of the housing process. A household may regard a house as affordable but still be unable to purchase it if access to housing finance is limited. Yusof et al. (2019) showed that access to mortgage finance, financing amounts, and mortgage rates influence homeownership, while Yap and Ng (2018) reported that loan eligibility can restrict the ability of households to purchase a house. Majelan (2020) similarly noted that households may face difficulties in qualifying for housing loans, despite the existence of various financing programmes. Kadir et al. (2020) further discussed financing schemes designed to reduce the financial burden on potential buyers. These findings suggest that effective housing provision depends not only on the price of housing, but also on whether households can obtain suitable financing under manageable terms. In this paper, financing therefore represents the extent to which the target group can access the financial mechanisms required to obtain housing.

Quality Dimension

Housing quality has been discussed from both physical and functional perspectives. Riazi and Emami (2018) associated residential satisfaction with construction quality and the need for repair, indicating that the condition of the dwelling can influence how residents evaluate their housing. Yan et al. (2022) also found that dwelling

size, maintenance, and service were related to tenant satisfaction, while Kuok et al. (2025) reported problems involving limited living space, inadequate safety features, and maintenance issues. Mohamed et al. (2014) also highlighted the importance of indoor environmental quality, particularly ventilation and dwelling size. More recent sustainable housing studies have also extended the meaning of quality to include energy efficiency (Lai et al., 2023; Zulkepli & Rahman, 2025). These findings show that housing quality is not limited to construction work alone, but also includes safety, comfort, space suitability, maintenance, and energy performance. From a policy perspective, the provision of housing should therefore be considered successful only when the units delivered remain safe, functional, and suitable for continued occupation.

Location Dimension

Location is important because the usefulness of housing depends partly on its relationship with employment, services and everyday activities. Labin et al. (2014) considered accessibility to employment, healthcare, schools, public transport and shopping facilities as part of housing performance. Salleh (2008) similarly showed that access to educational and health facilities, as well as public transport, influenced residential satisfaction. Another study also included distance to the workplace, urban facilities, and commuting cost in their assessment of affordable housing (Riazi & Emami, 2018). These studies demonstrate that the value of a housing location is closely connected to the ease with which households can reach important destinations. Majelan (2020) further noted that accessibility involves not only distance but also travel time and cost. A low-priced house may therefore impose a greater burden when it is located far from employment or essential services. In housing policy evaluation, locational achievement reflects whether the housing provided enables households to reach daily activities without excessive time or travel cost.

Neighbourhood Dimension

The residential experience is also shaped by conditions outside the dwelling itself. Salleh (2008) found that neighbourhood facilities, playgrounds, parking and safety were associated with residential satisfaction, while Teck-Hong (2012) identified social interaction with neighbours and neighbourhood quietness as relevant aspects of satisfaction. Muhammad Zamri et al. (2022) also showed that neighbourhood comfort and security influenced housing preferences. Other studies have extended these considerations to public amenities, open spaces and recreational facilities (Labin et al., 2014; Lai et al., 2023).

These findings suggest that the achievement of housing policy should not be judged solely by the physical unit provided. The surrounding residential environment also affects whether housing can support a satisfactory and liveable lifestyle. The neighbourhood dimension therefore captures the wider conditions in which households live, including safety, cleanliness, community relations, public amenities and access to shared spaces.

Matching Dimension

The provision of housing does not necessarily indicate that household needs have been met. Yusof et al. (2019) identified a mismatch between the supply of and demand for affordable housing, while Azmi and Bujang (2021) showed that affordable housing offered in the market may not correspond with household affordability, housing type, or size requirements. Similarly, Olanrewaju et al. (2026) reported discrepancies between housing demand and supply, including differences in preferred housing type, size and location.

At the household level, Muhammad Zamri et al. (2022) found that housing decisions were influenced by whether the house suited household size, while Yan et al. (2022) considered unit availability and application options as part of housing quantity. These findings suggest that the success of housing provision should not be judged only by the number of units supplied but also by how well those units match the needs and preferences of the target households. Housing must also correspond with what the target group can afford, where they need to live, and the type and size of housing they require. The matching dimension therefore reflects the degree of fit between housing supply and household needs or preferences.

Delivery Dimension

The effectiveness of housing policy may also depend on how housing programmes are administered and delivered to the intended beneficiaries. Yan et al. (2022) found that waiting time, communication with government and the handling of complaints were relevant to tenants' assessment of public rental housing governance. Similarly, Salleh et al. (2018) highlighted the importance of application procedures, objective buyer selection, communication and equitable allocation in public housing delivery. Majelan (2020) further broadened the delivery process by showing that it extends beyond project completion to include management, maintenance and the handling of buyers' complaints. In contrast, Ondola et al. (2013) showed the consequences of weaknesses in implementation and allocation, where the intended urban poor did not consistently benefit from the housing programmes. Collectively, these studies suggest that suitable housing alone is not sufficient if the delivery process is unclear, inefficient, or unable to reach the intended beneficiaries. In this paper, delivery therefore refers to the ability of the housing system to communicate information clearly, process applications efficiently, select eligible beneficiaries fairly and respond to issues arising during and after housing provision.

CONCLUSION

This paper reviewed housing attributes reported in previous studies and reorganised them into dimensions that can be used to assess housing policy achievement. The review identified 49 indicators under seven dimensions, namely affordability, financing, quality, location, neighbourhood, matching and delivery. The contribution lies in identifying recurring housing attributes and translating them into dimensions that describe the outcomes expected from housing policy. This paper provides a broader basis for identifying the dimensions of housing policy effectiveness that should be assessed to determine where a government housing policy performs well and where improvements may be needed. Housing policy is one of the main tools used by the government to support households in meeting their housing needs. Therefore, assessing policy effectiveness is important to determine whether existing policies are responding to the needs of the intended target groups and to identify areas that require further improvement. The proposed dimensions provide a basis for assessing whether housing is affordable, financeable, of good quality, suitably located, supported by a liveable neighbourhood, matched to household needs and delivered through an effective process.

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