

Determinants of Occupant Satisfaction in Malaysian Affordable Housing: Evaluating the “Rumah Selangorku” Initiative

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ABSTRACT

Housing is a fundamental determinant of national welfare, serving as a primary indicator of a population's perceived standard of living. For homebuyers, overall satisfaction is a multifaceted construct influenced by critical variables such as price, location, amenities, construction quality, and project delivery timelines. This research evaluates occupant satisfaction within the Rumah Selangorku affordable housing initiative, focusing specifically on the Harmoni 1, Elmina Apartment in Bukit Raja, Selangor. Developed by Sime Darby Property, this 1,700-unit project was launched in 2015 and reached full occupancy by 2017. The primary objectives of this study were to identify prevalent issues within affordable housing, assess the level of homebuyer satisfaction across key determinants, and rank these factors based on occupant feedback. Data were gathered via a questionnaire survey administered to 313 residents of Harmoni 1. The collected primary data underwent quantitative analysis to measure and rank satisfaction levels regarding housing affordability criteria. The findings indicate that the identified determinants—specifically price, quality, location, facilities, and development timing—demonstrate high reliability as measures of occupant satisfaction. These results provide significant insights for developers and policymakers aiming to enhance the quality of future affordable housing projects in Malaysia.

Keywords: Affordable Housing, Homebuyer Satisfaction, Rumah Selangorku, Residential Quality.

INTRODUCTION

Housing serves as a fundamental human requirement, evolving into a critical socio-economic indicator that reflects a nation's standard of living and developmental progress (Azmi et al., 2020). For the majority of individuals, property acquisition represents the most significant lifetime financial investment and consumption item. Consequently, housing satisfaction is a multidimensional construct encompassing not only the physical structure but also psychological and social dimensions, including security, privacy, social connectivity, status, and proximity to essential community services and employment opportunities (Toscano & Amestoy, 2008).

As the global housing sector undergoes rapid expansion, understanding the determinants of homebuyer satisfaction has become imperative for developers (Zeng, 2013). Empirical data regarding occupant satisfaction is essential for refining architectural design and construction quality in future developments (Toscano & Amestoy, 2008). In the Malaysian context, the alignment of housing features with household expectations is a prerequisite for achieving a sustainable housing industry (Teck-Hong, 2012).

Despite its importance, the Malaysian housing market faces significant challenges, particularly regarding the escalating prices of affordable units. This trend carries profound social, economic, and cultural implications, disproportionately affecting low- and middle-income demographics (Baqutaya et al., 2016). Currently, middle-class households across various Malaysian states encounter substantial barriers to homeownership, a phenomenon that threatens long-term economic stability and slows urban development (Syed Jamaludin et al., 2018).

The Malaysian government has integrated housing affordability into national strategic planning, notably within the Eleventh Malaysia Plan (2016–2020) and subsequent annual budgets. To mitigate market imbalances—

where the private sector traditionally prioritizes high-end developments—the government mandates that 30% of units in new housing developments be categorized as low-cost (Rahim et al., 2019). However, despite these public-private initiatives, the supply of affordable housing remains insufficient to meet the surging demand (Ishak et al., 2016).

PROBLEM STATEMENT

The fundamental objective of affordable housing is to provide dignified living conditions that empower individuals to escape the cycle of poverty and achieve social mobility (McClure & Johnson, 2015). However, affordable housing developments targeted at low-to-middle-income demographics are frequently plagued by systemic deficiencies, including inadequate supply, a lack of basic amenities, and remote geographic locations (Addo, 2016). Such developments often result in substandard housing quality, poor environmental conditions, and insufficient sanitation, which collectively diminish the well-being of the occupants.

The failure of many housing projects is often attributed to a lack of empirical data regarding the specific determinants that drive homebuyer satisfaction. Residential satisfaction serves as a critical metric for evaluating the extent to which housing needs are met. For instance, the Kuala Lumpur Structure Plan 2020 identified persistent challenges in affordable housing related to unfavourable locations, deficient facilities, and poor construction quality (Wahi et al., 2018).

Furthermore, the Malaysian housing market faces a paradox where property costs continue to rise consistently, yet the final products often fail to meet the standards required to ensure long-term durability and quality. To address this, Malaysian affordable housing must evolve to incorporate criteria for comfort, as well as social, cultural, and religious requirements, to achieve genuine occupant satisfaction (Wahi et al., 2018). While the government has introduced various programs to facilitate the purchase of quality homes for low- and middle-income groups (Azmi et al., 2020), a significant gap remains between policy intent and market execution.

Current market dynamics show that private developers often prioritize high-end residential projects to maximize profit margins, frequently at the expense of infrastructure and facilities for affordable units. Conversely, the government remains committed to providing accessible, high-quality housing as a means to improve urban services and foster a healthier living environment through community and private sector collaboration (Idrus & Ho, 2008).

OBJECTIVES

The study aims to identify the elements of satisfaction of homebuyers and their level of satisfaction towards affordable housing issues in Harmoni 1, Elmina, where it needs to be carefully studied and clearly understand. Thus, the objectives of the study are as follows:

- 1) To identify the issues of affordable housing in Harmoni 1.
- 2) To determine the level of satisfaction of homebuyers towards affordable housing issues in Harmoni 1, Elmina.
- 3) To rank the level of satisfaction of homebuyers towards affordable housing issues in Harmoni 1, Elmina.

Research Significance

The important of this study consists of three group which are homebuyers, state government and Ministry of Housing and Local Government of Malaysia.

Homebuyers

It will give more information and knowledges to the homebuyer about the existence of affordable home scheme that has developed in their area. For instance, there still some of the future homebuyer did not sure about the

location, price, quality, facilities and time of project development of the affordable housing scheme. Thus, this research will conduct further investigation to determine whether the location, price, quality, facilities and time of project development of the affordable housing scheme affect the homebuyer's satisfaction or not.

State Government

This research will also benefit the State Government like Selangor. This is because the Lembaga Perumahan Hartanah Selangor (LPHS) offered affordable homes like Rumah Selangorku since early year 2014. The aim of Lembaga Perumahan Hartanah Selangor (LPHS) is to build quality homes within reach of citizen to realise the "One Family, One Perfect Home" whereby this study also will give enlightenment to the low-income people who live in Selangor to purchase Rumah Selangorku. The finding of this study will show the element of satisfaction by the homebuyers in purchasing affordable housing. Hence, by this study the State Government like Selangor will try to improve their location, price, quality, facilities and time of project development of affordable housing.

Ministry of Housing and Local Government of Malaysia

It will also bring a benefit the government especially the Ministry of Housing and Local Government of Malaysia about the affordable housing satisfaction in general such as 1Malaysia Civil Servants Housing (PPA1M), People Housing Project (PPR), Housing for the hardcore poor known as PPRT, and Schemes under Syarikat Perumahan Negara Berhad (SPNB). The findings provided some insights into the level of satisfaction of the homebuyer toward affordable housing issues scheme prepared by the government and highlighted the rank of satisfaction by the homebuyers toward affordable housing issues which is provided by local government. Thus, these would enable the government to find ways to increase the level of satisfaction of the homebuyers toward affordable housing scheme.

LITERATURE REVIEW

A house is defined as a comfortable place to live and very crucial to human since it is a peaceful place for a household. A housing property is a shelter or a home that investors or buyers would purchase as an investment to protect themselves from risks. The social group that is created by a household residing together is referred to as home and it is crucial element for a human's physical survival is a home. Hence, the home might reveal a person's social standing and style of living (Hassan et al., 2021). According to the organization, housing is consisting of two purposes. Firstly, it is where a family of different ages, sexes, educational backgrounds, occupations, intellectual modes, and values can live peacefully. Next, it is where a family of different ages, sexes, educational backgrounds, occupations, and values can gather (Sharipah et al., 2016).

Housing is a necessity that offers a family privacy and pleasant living quarters. In Malaysia, it participates in a few growing technologies as a developing country especially in the housing sector. These housing developments entail numerous new shapes and design. Thus, choosing a home can be difficult despite the variety of options available in terms of size, category, location, design, price, and materials (Hassan et al., 2021). Housing choice is linked to a few factors that each person's decision to buy a home and it influenced by differently according to the homebuyer's need. Therefore, to get a better understand the needs of the homebuyers that purchase a house, architects and planners must collaborate with social scientists. There are several ways that planners, social scientists, and architects might collaborate to provide a framework for the provision of high-quality of housing design. One of them is the fact that the architect or planner must acquire data at the beginning of the process, which will eventually be synthesized and integrated through his creative talents to generate an environment in line with the satisfaction and need of homebuyers (Syed Jamaludin et al., 2018).

Affordable housing is defined as the house that satisfies need, improves quality of life, lowers household costs, achieves quality of living, environmentally friendly, and gives residents a sense of place to achieving function satisfaction, accommodating future family growth, decrease construction and maintenance costs, and using sustainable building methods and energy (Alhajri, 2022). Affordable housing also known as a basic housing unit that construct at suburbs of cities which usually from a low material. It also can refer as a home that a family

can buy within a specific time frame, which is typically between 15 and 30 years. In addition, the housing cost will usually not more half of household income which is a frequent method in measuring affordable housing (Syed Jamaludin et al., 2018). The concept of affordability also varies by state and location, but the most widely used definition is the housing cost that costing no more than 30% of the household's income (Yap & Ng, 2018). The Malaysian government tries to clearly identify the target populations eligible for affordable housing. The target group has continued to grow in line with the increasing aspirations of the population, which are frequently matched by a comparable rise in delivery capability. In order to preserve high levels of affordability by the low-income group, affordable housing has relatively in low selling prices or rentals. The government is also actively implementing policies to guarantee that all nations have access to high-quality, affordable housing (Wahi et al., 2018).

According to Lembaga Perumahan dan Hartanah Selangor (2016), "Rumah Selangorku" program was introduced to the public that offering various housing types such as apartments or terrace houses in 2014. This house scheme is managed by the Lembaga Perumahan dan Hartanah Selangor (LPHS). An increase in population in country will result in growing demand for housing. Nevertheless, it is challenging to meet the eligibility criteria for acquiring affordable housing that particularly for the low-income (B40) and middle-income (M40) groups. Hence, individuals must submit their applications to the "Lembaga Perumahan Dan Hartanah Selangor" (LPHS) to apply for any Rumah Selangorku and the applicant document will be review by LPHS to ensure they meet the requirement to buy Rumah Selangorku.

Satisfaction is defined as a result received by people after have some experience that can result in supply and demand. This characteristic on satisfaction also can improving the future housing project The evaluating of satisfaction plays an important role towards any housing project because it will be indicator to reflect the overall life quality of the homebuyers. The satisfaction of homebuyers is measure by taken homebuyers aspirations, expectations and needs into consideration. (Khassawneh et al., 2022). Homebuyers usually will evaluate their house based on their house condition and other criteria. As a result, if the element of housing meets the homebuyer's expectation and make them satisfied, they will choose a high level of satisfaction. On the other side, the housing development that might have some problem will bring a problem to the house that led buyer to express dissatisfaction of the house (Teck-Hong, 2012).

The move of life cycle in the homebuyer life will make the housing need and aspirations change. As a result, the homebuyer will take migration into consideration when they do not satisfy with the housing. Thus, migration will be viewed as a process of adjustment with the essential purpose of increasing level of homebuyer satisfaction (Mohit et al., 2010). In addition, it is difficult for the developer to develop affordable housing that has low profit margin and need to take high cost of supply and labor into consideration. Additionally, the homebuyer of affordable housing need to trading off the satisfaction of house due to the limited budget to purchase a house. As a result, the affordable housing project needs to closely monitor the quality in order obtain homebuyers satisfaction (Sepawie et al., 2022).

The designer of housing also plays an important role to imagine the future of housing development by giving a good idea on the housing to satisfy the homebuyer. Housing structures should not only be suited for the purpose of the occupant but also be able to perform their functions in such a way as to assure the respective homebuyer although facility occupies a unique place in satisfying the established design ambitions (David Jiboye, 2012). The study in satisfaction housing is crucial to the population with limited financial resources. This is because even they dissatisfied with the housing, they are unable to leave their current living situation. Thus, research on residential satisfaction have been used for a variety of purposes such as evaluating the quality of projects, the level of success or failure of housing developments, and the requirements and preferences of homeowners (Sepawie et al., 2022).

Research into the Malaysian housing sector consistently identifies **price and affordability** as the primary drivers of homebuyer decision-making and subsequent satisfaction. Studies by Zainon et al. (2017) and Daud et al. (2022) emphasize that price remains a critical determinant for middle-income groups. This is further supported by Mariadas et al. (2019) and Rachmawati et al. (2019), who identify price as a top-tier factor influencing first-time homebuyers in Selangor. However, price issues are often linked to systemic challenges;

Bilal et al. (2019) and Zain (2012) argue that price fluctuations and financial accessibility represent significant hurdles in contemporary public housing schemes.

Location and neighborhood characteristics emerge as equally vital factors across both low- and medium-cost housing segments. Teck-Hong (2012) established that the suitability of a household's needs is heavily dependent on geographic placement and neighborhood quality. This geographic importance is echoed in the work of Sepawie et al. (2022) and Mohd-Rahim et al. (2019), who found that location is a significant predictor of owner satisfaction in low-cost regional analyses. In the specific context of the Klang Valley and Selangor, researchers consistently rank location as a non-negotiable factor for residents seeking to balance commute times with basic amenities (Rachmawati et al., 2019; Olanrewaju & Woon, 2017).

The **provision of facilities and infrastructure** constitutes a third thematic pillar in the literature. Wahi et al. (2018) and Mohit et al. (2010) specifically investigated high-rise and newly designed public low-cost housing, finding that the adequacy of facilities—such as lifts, parking, and communal spaces—directly dictates the level of residential satisfaction or dissatisfaction. Furthermore, the **physical quality** of the construction is a recurring concern. Olanrewaju and Woon (2017) and Rachmawati et al. (2019) identify quality as a key determinant of housing choice, while others suggest that satisfaction levels are often compromised when low prices result in substandard workmanship or materials (Zainon et al., 2017; Daud et al., 2022).

Finally, the **temporal aspects of project management** have gained academic attention as a source of homebuyer grievance. Safapour et al. (2019) identified schedule-delay indicators as a major performance issue in low-cost housing, noting that management inefficiencies often lead to late delivery. Bilal et al. (2019) also highlighted project delays as a core challenge within contemporary public schemes, suggesting that the time taken for project development is a critical, yet often underperforming, metric of success in the Malaysian affordable housing landscape.

Determinant	Key Supporting Authors
Price	Zainon et al. (2017), Mariadas et al. (2019), Rachmawati et al. (2019), Bilal et al. (2019)
Location	Teck-Hong (2012), Sepawie et al. (2022), Mohd-Rahim et al. (2019), Zain (2012)
Facilities	Wahi et al. (2018), Mohit et al. (2010), Mohd-Rahim et al. (2019), Mariadas et al. (2019)
Quality	Sepawie et al. (2022), Olanrewaju & Woon (2017), Daud et al. (2022), Rachmawati et al. (2019)
Project Time	Safapour et al. (2019), Bilal et al. (2019)

In this study, there are few issues of homebuyers towards affordable housing such as price, quality, location, facilities and time of project development.

Housing Price and Economic Accessibility. Price remains a primary determinant in the property acquisition process, often defined as the monetary value required to secure ownership (Hassan et al., 2021). In the Malaysian context, house prices have escalated at a rate that significantly outpaces median income growth, effectively marginalized low-to-middle-income earners (Nordin, 2018). While lower price points traditionally attract more buyers, there is an observed correlation between reduced pricing and diminished construction quality (Zainon

et al., 2017). Furthermore, the escalating costs in districts like Petaling—which recorded 4,249 apartment transactions in 2022—limit homeownership prospects and restrict buyers to smaller, less desirable housing types (Ariffin et al., 2015; Property Market Report, 2022).

Construction Quality and Structural Integrity. Despite government guidelines designed to ensure decent living standards, dissatisfaction regarding construction quality remains prevalent. Common defects identified in Malaysian affordable housing include structural cracks, dampness due to roof leakages, and sagging roofs (Isnin et al., 2012). These issues are frequently attributed to poor workmanship and the use of substandard materials, often justified by the low selling price of the units (Ahmad et al., 2023). Conversely, high-quality affordable housing is characterized by structural durability, modern amenities, and aesthetic considerations (Isnin et al., 2012).

Strategic Location and Accessibility. Location is a critical factor influencing long-term financial stability and resident well-being (Rachmawati et al., 2019). For Malaysian homebuyers, proximity to employment hubs is the most vital consideration due to severe traffic congestion in urban centres like Kuala Lumpur (Sean & Teck, 2014). Non-strategic locations far from the city centre increase the cost of living and commute times, creating long-term socio-economic burdens (Khalid, 2016). A favourable residential site is therefore defined by its accessibility to public transportation, shopping centres, and social infrastructure (Zainon et al., 2017).

Availability of Amenities and Facilities. The provision of communal facilities—such as playgrounds, community halls, and green spaces—is essential for fostering social cohesion. However, many developments suffer from "passive atmospheres" caused by the poor placement or total absence of these amenities (Khalid, 2016). Effective land-use zoning that integrates recreational spaces and essential utilities (water and electricity) is a significant factor in a homebuyer's decision-making process (Mariadas et al., 2019).

Project Timelines and Development Success. The success of a housing project is measured by its ability to meet quality, financial, and scheduling objectives. Delays in construction, typically estimated to take two to three years for affordable units, often result in cost overruns and legal disputes (Hammad et al., 2018). Common causes for these delays include inefficient project management, unqualified personnel, and poor execution policies (Toor et al., 2009). Timely delivery is crucial as any delay directly impacts the financial vulnerability of low-income families awaiting their homes.

Government Intervention and Policy Frameworks. The Malaysian government employs several strategic interventions to mitigate housing challenges:

- **Cost Mitigation:** Proposals such as cross-subsidies for building materials and the reduction of state-imposed property charges aim to lower the ceiling price of affordable homes (REHDA, 2024).
- **Maintenance Programs:** Through the National Blue Ocean Strategy, initiatives like MyBeautiful Malaysia, the Housing Maintenance Program (PPP), and Tabung Perumahan 1Malaysia (TP1M) facilitate essential repairs for aging units (Hadi et al., 2016).
- **Development Incentives:** The MyHome Scheme provides financial incentives to developers to ensure affordable projects are built in desirable locations (Olanrewaju et al., 2016).
- **Regulatory Oversight:** The National Housing Policy (NHP) acts as a roadmap to ensure developers adhere to strict completion timelines, thereby protecting the interests of the homebuyers (Zain et al., 2018).

This study integrated the **Integrated Sustainable Housing Ecosystem (ISHE) Framework** provides a comprehensive lens through which the multi-dimensional challenges of Malaysian human settlements can be addressed. Central to this theory is the rejection of the traditional "cost-quality-location" trade-off, positing instead that true affordability is a dynamic equilibrium between economic accessibility and long-term residential viability. According to Gopalan and Venkataraman (2021), affordable housing must be grounded in the principle of spatial justice, where "location efficiency" and proximity to urban infrastructure are viewed as essential components that offset the total cost of living, rather than secondary considerations. Furthermore, the framework emphasizes qualitative resilience, arguing that the integration of modern construction methodologies, such as Industrialised Building Systems (IBS), is critical to ensuring structural durability and minimizing the

maintenance burdens that often plague low-income households (Azman et al., 2023). Beyond physical structures, the ISHE framework underscores the necessity of social infrastructure integration, asserting that human settlements only become sustainable when communal facilities and green spaces are strategically embedded to foster social capital and prevent the "passive atmospheres" associated with urban decay (Soffian et al., 2022). Finally, the theory advocates for an agile governance model, where institutional oversight acts as a protective mechanism to ensure project timelines are met and financial risks to vulnerable homebuyers are mitigated (Yip et al., 2023). By synthesizing these pillars, the ISHE framework moves the academic discourse beyond the provision of shelter toward the creation of holistic, resilient, and inclusive urban ecosystems.

In summary, the literature reveals that the Malaysian affordable housing sector is characterized by a complex interplay between affordability, quality, and accessibility, where escalating prices and stagnating income levels have marginalized many low-to-middle-income earners. Research highlights a recurring trade-off where lower price points often result in compromised construction quality and non-strategic locations, increasing long-term socio-economic burdens on residents due to inadequate infrastructure and poor proximity to employment hubs. Furthermore, the absence of essential communal facilities and frequent project delays exacerbate the financial vulnerability of homebuyers, leading to legal disputes and diminished social well-being. Ultimately, while government interventions like the MyHome Scheme and the National Housing Policy aim to mitigate these issues through cost-subsidies and regulatory oversight, the success of future developments hinges on balancing structural integrity and timely delivery with strategic urban planning to ensure sustainable homeownership.

METHODOLOGY

Research process is consisting of activities carried out by researcher to gather necessary information. The flow of methodology is a guideline will help to conduct study in proper and organized manner. The process of this methodology is organized in several stages to achieve its objectives.

Research design is known as a strategy for the proposed research effort and can be thought as a framework of research. It is also one of the important elements in research that holds all the components of a research project all together. The research design of this research is quantitative method which is using questionnaire. The questionnaire will be using Google Form as a tool and distribute by using WhatsApp to the respondent in the Harmoni 1, Elmina from March until May 2024 to achieve 313 of respondent.

Quantitative method refers to draw conclusion by using logical or statistical observations. It is also one of the research methods that is using employing statistical, logical and mathematical technique to generate numerical data and hard fact. The main purpose of the quantitative method is to analyze the cause and effect of the relationship between the variables. In addition, measurable data and element of analysis such as numerical data is used in this quantitative method. Hence, structured techniques such as survey, questionnaire and observation is emphasized in quantitative methods (Surbhi, 2018).

Data collection is a way of gathering and analyzing information from numerous sources in order to perform adequate analysis. Data collection is divided into two categories that consist of primary data and secondary data. Typically, the data source is established by using the selected population and sample. In addition, data that will be collected is using both primary and secondary sources in this research (Rouse, 2016). This study will use a quantitative method which is a questionnaire. The study begins with secondary data to know the information regarding the issue of the affordable housing and then moves on to primary data which is questionnaire to know and rank the level satisfaction of homebuyers toward affordable housing issues in Harmoni 1, Elmina.

Secondary data is described as information that has been published and gathered by a third party. Consider reading over existing data such as research reports, financial accounts, and financial lists. Secondary data can be acquired in either a qualitative or quantitative manner. In addition, secondary data is typically affordable and rapid, but the data may be too old or not specific enough to the demands (Saunders et al., 2019). In this research, secondary data are mainly taken from articles, reports, journals, and newspapers.

Primary data is referred to as original data that includes completing research for oneself or using the data for the

intended purpose. It consists of questionnaires, interviews, observation, and experiments. Primary data can be gathered using either a qualitative or quantitative approach. However, the quantitative method was applied in this research. In addition, primary data focuses on unique needs and can influence study quality and tends to be more expensive and takes longer to obtain (Smith,2020). In this research it will using questionnaire as the primary data to achieve the objectives of the research which is the know and rank the level satisfaction of homebuyers towards affordable housing issues in Harmoni 1, Elmina.

A literature review is a description of a certain study topic. It can also refer to a critical and in-depth evaluation of the research. As a result, the application of secondary data was investigated in the literature study. In addition, a literature review has been used to determine the issue of the house perspective and to describe the entire investigation (Martyn,2009). Meanwhile, the research findings are based on the objectives of studying which is to identify the issue of the affordable housing in Harmoni 1, Elmina , to determine the level of satisfaction of homebuyers towards affordable housing issues Harmoni 1, Elmina and to rank level of satisfaction of homebuyers towards affordable housing issues Harmoni 1, Elmina.

Questionnaire is a type of research instrument that consists of a series of questions that seek information from a respondent. Questionnaire surveys are a method of asking questions to collect meaningful data from a specific area and perform statistical validation and analysis. Meanwhile, open-ended questions that allow respondents to react in their own words or close-ended questions that allow respondents to choose from several possibilities should be examined. In addition, close-ended questions were used in this study to ensure easy listing, clean organisation, and effective analysis of obtained data (Glendon et al.,2006).

In this research, the questionnaire will distribute and collected from 313 respondent in area of determine the level of satisfaction of homebuyers towards affordable housing issues Harmoni 1, Elmina specifically from the development of affordable housing scheme. Harmoni Elmina Apartment in Elmina was selected as the location for the data collection since there are many affordable housings that were built in Selangor Malaysia. This is where the data that include in the questionnaire survey will be made up of three sections with three or four suitable answers. The section will comprise of Section A, Section B and Section C.

Simple random sampling is a fundamental sampling technique where every member of the population has an equal chance of being selected that ensuring the sample is representative and unbiased. It started with define who is the target population and using a random number generator or drawing lots to select the sample. This advantage of this method is easy to apply and fast to get findings of the broader population (Creswell, 2014). In research sampling and technique, this study will use simple random sampling. Harmoni 1, Elmina will be selected as the location for the data collection. Then, the questionnaire of Google Form will be distributed and collected from the respondents from March until May 2024.

For sample size, Krejcie and Morgan principle is use to determine the sample of population in this study. The population of Harmoni 1 Apartment, Elmina is 1,700 unit. Therefore, according to Krejcie and Morgan, if the population is 1,700, the number of sample size is 313. So, it will be collected data from the 313 respondents in the Harmoni 1, Elmina apartment to complete this research.

Case Study: Harmoni 1, Elmina. According to Sime Darby Property (2015), the apartment that known as Harmoni 1, Elmina is an affordable housing that has been launch under the scheme of Rumah Selangorku in 2015. This house is located at Elmina Greens, Saujana Utama, 40160, Sungai Buloh, Selangor. The location of Harmoni 1, Elmina apartment in the vicinity of well-established apartment series in as it is nearby the City of Elmina, Bandar Bukit Raja and Serenia City townships. There are block comprising 1,700 unit of Harmoni 1, Elmina apartment which it consists of two types of units which is C2 and D. All the unit of Harmoni 1, Elmina apartment has three bedrooms and two bathrooms where it is consists of two type built-up area which is 900 to 1,000 square feet and the price is starting from RM270,000. The questionnaire is distributed on March until May 2024 to respondents.

Validity refers to a concern of consistency of the research while reliability is referred to measure that error that happen at a finding in the research. However, the term of reliability is the measure of the extent that are error

free and thus yield consistent findings. The concepts' reliability and validity are common in quantitative research which functioned to access the quality of research and confirm the findings (Lakshmi & Mohideen, 2013). The pilot study results were checked using Statistical Package for Social Sciences (SPSS version 28.0) to obtain the Cronbach Alpha through viability analysis.

Pilot study is an important stage in research project that carry out to identify problem and deficiency in the research instrument and protocol prior to the implantation during the research. It also defined as a small study to test research protocol, data collection instrument, sample requirement strategies and other research technique in the larger study (Elagorvan and Sundaravel, 2021). In this study, it will distribute the pilot study to 30 respondents Rumah Selangorku in district Petaling and found the value of Cronbach Alpha is 0.833. Hence, this research can be said as valid.

The sampling validation is important to measure the research validity that identify by research instrument. Sampling validation is a view from those experts who have experience in this field such as qualified experts who can provide information, facts and assessment. Hence, this reliability explains that the result of questionnaire survey should be vary as each one of the occupants would have different level of satisfaction toward the affordable housing issues.

This methodology is successfully establishing the introduction, research process, research design, data collection, research instrument, sampling and sample size and the viability and reliability of the research.

RESULTS

The findings of this study can be summarized and clarified based on the data retrieved in this study. Additionally, the discussion is based on the results of Section A, Section B and Section C of the questionnaire survey as it was analyzed by using Statistical Package for Social Sciences (SPSS version 28.0) software in the previous chapter. This section will discuss the results of Section A: Demographic Background of the Respondents, Section B: Level of Satisfaction of the Homebuyers toward Affordable Housing Issues and Section C: Rank the Level of Satisfaction of the Homebuyers toward Affordable Housing Issues. For Section B, the 5-point Likert scale used to identify the level of satisfaction of the occupants with the following options: 1= Very Dissatisfied, 2 = Dissatisfied, 3 = Neutral, 4 = Satisfied and 5 = Very Satisfied. Meanwhile, for Section C, the 5-point Likert scale also been used to identify the Rank of Level of Satisfaction of the Homebuyers toward Affordable Housing Issues with the following options: 1 = Very Not Preferred, 2 = Not Preferred, 3 = Neutral, 4 = Preferred, and 5 = Very Preferred.

Based on the data analysis, it was found that 146 of the respondents are male and 167 of respondent are female. In addition, most of them are single and married, aged under 30 years old between and worked in private and public sector. This data also states that the household income per month of the respondent is between RM2,501 until RM4,500 where most of homebuyers have 1 to 2 persons of family members. Thus, most of the respondent are the homebuyers and tenants of Rumah Selangorku.

Achievement of the Objectives Research Question	Research Objective	Interpretation of Analysing and Finding
What is issue of the affordable housing in Harmoni 1, Elmina?	To identify the issues of affordable housing in Harmoni 1, Elmina	There are five (5) issues of affordable housing in Harmoni 1, Elmina. <ul style="list-style-type: none"> • Price • Quality • Location • Facilities • Time of project development

<p>What is the level of satisfaction of homebuyers towards affordable housing issues in Harmoni 1, Elmina?</p>	<p>To determine the level of satisfaction of homebuyers towards affordable housing issues in Harmoni 1, Elmina.</p>	<p>There are five (5) criteria level of satisfaction of homebuyers towards affordable housing in Harmoni 1, Elmina.</p> <ul style="list-style-type: none"> • Price • Quality • Location • Facilities • Time of Project Development
<p>What is the rank of level of satisfaction of homebuyers towards affordable housing issues in Harmoni 1, Elmina?</p>	<p>To rank the level of satisfaction of homebuyers towards affordable housing issues in Harmoni 1, Elmina.</p>	<p>The rank of the level of satisfaction of homebuyers towards affordable housing in Harmoni 1, Elmina can be rank by selecting the highest frequency score from the data that have been analyse such as:</p> <ul style="list-style-type: none"> • Quality – High Quality • Price – Below RM200,000 • Location – Have a good accessibility • Facilities – Efficient Lift • Time of Project Development- 2 to 2.5 years

Note: The Finding of Analysis

DISCUSSION AND FINDING

Based on the data analysis in the previous chapter, it was found that 146 of the respondents are male and 167 of respondent are female. In addition, most of them are single and married, aged under 30 years old between and worked in private and public sector. This data also states that the household income per month of the respondent is between RM2,501 until RM4,500 where most of homebuyers have 1 to 2 persons of family members. Thus, most of the respondent are the homebuyers and tenants of Rumah Selangorku.

First Objective: To identify the issues of affordable housing in Harmoni 1, Elmina.

For the first objective, this subsection would highlight about the issue of homebuyers towards affordable housing is in Harmoni 1, Elmina based on Section C of the questionnaire that has been distributed to the respondents. The findings for the issue of homebuyers towards affordable housing is based on previous research through write-up of Chapter 2: Literature Review. Thus, it can be said that the issue of homebuyers towards affordable housing in Harmoni 1, Elmina has met the Research Objective (1).

Second Objective: To determine the level of satisfaction of homebuyers towards affordable housing issues in Harmoni 1, Elmina.

The subsection is highlight about the level satisfaction of homebuyers towards affordable housing issues in Harmoni 1, Elmina for the second objective. It is based on the Section B of the questionnaire that have been distribute to the respondent. The finding on the level of satisfaction of homebuyers towards affordable housing issues in Harmoni 1, Elmina is based on the previous study in literature review. By using SPSS software, the data has been analysed. Then, it has been distributed to 313 of respondents to answer all the questionnaire. From the results of the data analysed, all the respondents answered “very satisfied” for the level of satisfaction of homebuyers towards affordable housing issues in Harmoni 1, Elmina based on price, quality, location, facilities and time of project development. Thus, it can be said that level of satisfaction of homebuyers towards affordable housing issues in Harmoni 1, Elmina has met the Research Objective (2). The highest level of satisfaction of homebuyers towards affordable housing issues Harmoni 1, Elmina are quality, time of project development and location for Rumah Selangorku.

Third Objective: To rank the level of satisfaction of homebuyers towards affordable housing issues in Harmoni 1, Elmina.

This subsection would highlight about rank the level satisfaction of homebuyers towards affordable housing issues in Harmoni 1, Elmina based on Section C of the questionnaire that has been distributed to the 313 respondents for the third objective. The findings are based on previous research through write-up of literature review. By using SPSS software, the data has been analysed in Chapter 4: Data Analysis. From the results of the data analysed, rank the level satisfaction of homebuyers towards affordable housing issues can be rank by selecting the highest frequency of the scale of very preferred. Hence, it can be said that rank the level satisfaction of homebuyers towards affordable housing issues in Harmoni 1, Elmina has met the Research Objective (3). The highest rank of quality is high quality followed by medium quality and low quality. In addition, the highest rank of price is below RM200,00 followed by RM200,001 until RM250,000 and RM250,001 and above. The highest rank of location is having good accessibilities, nearby to town and near to facilities. Additionally, the highest rank of facilities is efficient lift, followed by sufficient parking and have recreational park. Lastly, the highest rank of time project development is 2 to 2.5 years followed by 3 to 3.5 years and 4 to 4.5 years.

Recommendations for the Policy Maker and Governance

In this study, it only focusses on the Harmoni 1, Elmina which it is one affordable housing scheme that known as Rumah Selangorku. Future research should explore other schemes such as Housing for the Hardcore Poor (PPRT) and the People Housing Project (PPR). In addition, property developers should analyse into homebuyers' preferences to determine which features are most desired. This study offers insights into occupants' satisfaction levels and their preferences regarding housing affordability criteria that helping them understand occupant satisfaction and preferences better. Thus, future homebuyers of upcoming affordable housing schemes may be more satisfied with the features provided.

To the Ministry of Housing and Local Government (KPKT), it is recommended that the Integrated Sustainable Housing Ecosystem (ISHE) framework be institutionalized within the National Housing Policy (NHP) to sustain the high satisfaction levels observed in Rumah Selangorku developments like Harmoni 1, Elmina. Given that the primary demographic consists of young, low-to-middle-income earners (RM2,501–RM4,500) who prioritize structural quality and strategic location, the government should mandate a Qualitative Resilience standard using Industrialised Building Systems (IBS) to ensure the 2-to-2.5-year delivery timeline preferred by buyers is met without compromising integrity. Furthermore, governance should shift toward Spatial Justice regulations, where future project approvals are strictly contingent upon proximity to town centres and the inclusion of high-frequency amenities such as efficient lift systems and recreational spaces, as these were ranked highest by respondents. By implementing a digital monitoring dashboard to track these specific satisfaction metrics across other schemes like PPR and PPRT, the Ministry can move beyond mere unit quotas toward a data-driven governance model that ensures long-term social well-being and financial stability for Malaysia's emerging workforce.

CONCLUSION

In conclusion, with all the findings provided in the previous subsection, this study has successfully achieved all the research objectives; (1) To identify the issues of affordable housing in Harmoni 1, Elmina, (2) To determine the level satisfaction of homebuyers towards affordable housing issues in Harmoni 1, Elmina, (3) To rank the level satisfaction of homebuyers towards affordable housing issues in Harmoni 1, Elmina. The Research Objective (1) has been achieved through the literature review. Meanwhile, and Research Objective (2) and Research Objective (3) has been achieved based on the data analyzed of Statistical Package for Social Sciences (SPSS version 28.0) software. Lastly, the value of Cronbach's Alpha is 0.703 shows the reliability analysis conducted for this research can be considered as acceptable to prove the research as valid because the value Cronbach's Alpha is more than 0.6.

This study has successfully addressed its overarching research aim by fulfilling all three established objectives: (1) identifying the critical issues of affordable housing through a comprehensive literature review, (2) determining homebuyer satisfaction levels in Harmoni 1, Elmina, and (3) ranking these satisfaction levels based

on empirical data. By applying the Integrated Sustainable Housing Ecosystem (ISHE) Framework, this research confirms that the success of affordable housing in Harmoni 1 is not merely a product of price, but a result of the dynamic interplay between spatial justice, qualitative resilience, and social infrastructure. The findings resonate with the theoretical arguments of Gopalan and Venkataraman (2021) and Azman et al. (2023), illustrating that resident satisfaction is deeply tied to the balance between structural integrity and strategic location. The empirical rigor of this study is further validated by a Cronbach's Alpha value of 0.703, confirming the internal consistency and reliability of the data analyzed via SPSS version 28.0. Ultimately, this research underscores that for human settlements like Harmoni 1 to be truly sustainable, housing policies must move beyond the delivery of physical units to ensure the creation of holistic urban ecosystems that safeguard both the financial and social well-being of low-to-middle-income earners.

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