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#### SUSTAINABLE HOUSING AFFORDABILITY IN SABAH

Rosli Said<sup>1</sup>, Rohayu Ab Majid<sup>2</sup>, Anuar Alias<sup>3</sup>, Yasmin Mohd Adnan<sup>4</sup> & Muhammad Najib Razali<sup>5</sup>

1,3,4 Centre for Sustainable Urban Planning & Real Estate Faculty of Built Environment UNIVERSITY OF MALAYA, MALAYSIA

<sup>2</sup> Department of Estate Management Faculty of Architecture Planning & Surveying UNIVERSITI TEKNOLOGI MARA, MALAYSIA

<sup>5</sup> Department of Real Estate Faculty of Geoinformation & Real Estate UNIVERSITITEKNOLOGI MALAYSIA

# **Abstract**

Sabah is one of the states in Malaysia has shown remarkable growth in housing industry where its housing sector has thrived owing to growing market and active supply and demand dynamics. However, the rapid increase in housing price has created greater concern among the researchers about the sustainability of the housing sector in this country. The aspect of sustainability has seem been neglected by the industry players. Consequently, it will give impact to the environment which contrasts with the aim of the built environment to create sustainable development. This is because affordable housing is always being associated with cheap and low-quality houses. This research is aim to assess the best area in the state of Sabah to build sustainable affordable housing scheme. The results indicate that area with high utility degree is the best area that conforms to the sustainable housing affordability factors. Likewise, an area with a lower ranking in utility degree can be described as a worst-performing area. The originality of this research has contributed to a real picture of sustainable housing affordability in Malaysia, particularly the state of Sabah.

**Keyword**: COPRAS, MCDM, Sustainable, Housing, Affordability

# INTRODUCTION

The National Malaysian Housing Policy requires that the government aspires to accommodate the population with quality and affordable housing. In dealing with housing development, Malaysia has come out with extensive laws covering sustainable development through physical, economic, social and environmental aspects. Environmental performance, water treatment or energy efficiency forms the concept of ecologically sustainable development (Pullen et al., 2010). Although this concept of sustainable development is relatively acceptable in Malaysia, it is still debatable and open to more critical solutions. Abidin (2010) believes that competition between property developers has encouraged them to embrace the concept of sustainability as their main marketing campaign in any of their housing developments.

Although sustainable housing affordability has generated much interest among researchers, none of the local studies has focused on this area. Therefore, this study tries to address that gap with the aim to establish the sustainability area of housing that is considered affordable, at least in the Malaysian context. For this reason, the Multi-Criteria Decision Making (MCDM) framework is utilised through the Multi-Attribute Complex Proportional Assessment (COPRAS) method. In order to gain more insight into the study, this paper is organised as follows. First, relevant literature encompasses the concept of sustainable housing affordability is discussed. Then, follows the discussion on the criteria of sustainable housing affordability and the tools used in assessing sustainability. Then, analysis and conclusion of the paper are presented and discussed.

# LITERATURE REVIEW

# **Defining Sustainable Housing Affordability**

Brundtland (1996) defined sustainability as "development that meets the needs of the present without compromising the ability of future generations to meet their own needs". However, debates among researchers within the scope of this definition retarded the progress of making the concept of sustainability operational. In the most recent definition, sustainability refers to the observation of balancing between the three concepts namely economic development, social equity and environmental protection (Drexhage & Murphy, 2010). In a broader aspect, sustainability would also include social attributes, human values and ecological (Kates, Parris & Leiserowitz, 2005).

Medineckiene et al. (2010) highlighted the need to consider the current situation of economic, social and built environment in making decision as more and more citizens have come to live in inadequate shelters. Maliene and Malys (2009) further interpret sustainable housing as those that are well available, high quality, economical, ecological, aesthetical design, comfortable, and cosy. Sustainable housing should also consider not only the short and long-term costs

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of running a home but also cost-efficiency with good energy, waste, and water management.

The concept of 'sustainable housing affordability' was introduced by Mulliner and Maliene (2011) in which they established an initial system of criteria for sustainable housing affordability, among others, house price, quality and proximity to commercial area, hospital and entertainment. Mulliner and Maliene (2011) further argue that other criteria such as location, social, environment and economic sustainability of the housing shall not be isolated from housing affordability. Mulliner, Smallbone and Maliene (2013) argue that the abandonment of and low demand for housing units is due to their location which is not well connected to jobs, high-quality services and infrastructure. Therefore, sustainability should deal with the major backbone of housing design and a fundamental dimension of housing quality (Morgan & Talbot, 2001). Physical attributes supported by community involvement and the challenge of getting the right 'mix' are the pre-requisite for sustainable housing affordability (Turcu, 2012).

# Criteria for Sustainable Housing Affordability

A framework to determine the criteria of sustainability has been developed by Pullen *et al.* (2010). The sustainability criteria set by him consist of the core elements such as efficiency, construction, procurement, affordability, desirability, dwelling sizes, appropriate density, adaptability and social acceptability. Mcalpine & Birnie (2007) introduced strategic indicators to monitor the quantifiable sustainability themes namely, among others, the quality of housing, environment quality, land use, household and commercial waste and local transportation. Table 1 shows the combination of criteria for sustainable housing affordability obtained from previous studies. However, the concept of sustainable housing affordability to be established in Malaysia is not ideal to be implemented in other countries due to different culture, preferences and attitude. This paper will suite suitable elements with local needs from the sustainable and affordable housing theoretical concept.

 Table 1: Criteria for sustainable housing affordability

Sustainable Housing Affordability Factors		Sources		
1	House Price	(Burke et al., 2007; Mulliner & Maliene, 2011)		
2	House Quality	(Department of the Environment Heritage and Local Government, 2007; Mulliner & Maliene, 2011; The Ministry of Urban Wellbeing Housing and Local Government, 2013)		
3	House Type	(Hurtubia et al., 2010)		
4	House Finishes	(Fierro et al., 2009)		
5	House Design	(Fierro et al., 2009)		

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6	Interior Features	(Hurtubia et al., 2010)			
7	Position of the House in	(Hurtubia et al., 2010)			
	Layout Plan				
8	Size of Built-up Area	(Fierro et al., 2009)			
9	Size of Land Area	(Fierro et al., 2009)			
10	Built-up Area	(Fierro et al., 2009)			
11	Age of the House	(Fierro et al., 2009)			
12	Topography	(Fierro et al., 2009)			
13	Property Interest	(Lu, 2002)			
14	Near to Commercial Area	(Mulliner & Maliene, 2011; Samuels, 2004)			
15	Near to Hospitals	(Mulliner & Maliene, 2011; Zhu et al.,2006)			
16	Near to Post Office	Own research			
17	Near to Entertainment	(Isalou et al., 2014; Mulliner & Maliene, 2011)			
18	Near to Transportation	(Australian Conservation Foundation, 2008; Mulliner			
10	•	& Maliene, 2011)			
19	Near to Place of Worship	Own research			
20	Near to Education	(Clark et al., 2006; Mulliner & Maliene, 2011; Samuels, 2004)			
21	Near to Workplace	(King, 2008; Mulliner & Maliene, 2011)			
22	Environment Quality	(CABE SPACE, 2005; Zhu et al., 2006)			
23	Security	(Hipp, 2010; Samuels, 2004)			
24	Traffic Congestion	(Brownstone & Golob, 2009; Shen et al., 2011)			
25	Density	(Brownstone & Golob, 2009; Samuels, 2004)			
26	View	(Zhu et al., 2006)			
27	Exterior Condition	Own research			
28	Availability of Waste	(Joseph, 2006; Mulliner & Maliene, 2011)			
	Management	•			
29	Safety Level	(Hipp, 2010; Samuels, 2004)			
30	Theme or Concept	Own research			
31	Availability of Child Care	(Mulliner & Maliene, 2011)			
32	Electrical Supply	(Maliene & Malys, 2009; Mulliner & Maliene, 2011)			

# Measuring Sustainable Housing Affordability

The assessment of the effectiveness of sustainability application is a complex process which need in-depth analysis and through process. Pullen et al. (2010) stressed the need for a more integrated system-based approach in assessing social sustainability. Meanwhile, Mulliner and Maliene (2011) propose a set of criteria to represent sustainable housing affordability. Therefore, in order to ensure the successful of sustainability concept in housing project, there is a need to establish a systematic concept and approach in Malaysia to be as a guideline and assessment system.

Most housing economist focuses on housing price rather than holistic measures of the condition, locational attributes and neighbourhood characteristic (Bogdon & Can, 1997). In the built environment, a Complex Proportional Assessment (COPRAS) method can be used as a tool to assess sustainable housing affordability. The method is suitable for cases where data are expressed

in interval forms (Popović et al. (2012) and used to determine the priority and the utility degree of alternatives (Zavadskas & Kaklauskas, 1996; Zavadskas et al., 2008). COPRAS is particularly useful in making a highly complex decision by applying weight or priorities (Aruldoss et al. (2013), involving a careful selection of resources to ensure the accuracy of criteria, alternatives or factors (Haarstrick & Lazarevska, 2009). COPRAS has gained wide acceptance throughout different sector due to its effectiveness and simple process.

### **METHODOLOGY**

Malaysia sits within the region of South East Asia and made up of Peninsular Malaysia (West Malaysia) and East Malaysia (comprising Sabah and Sarawak). Sabah is the second largest state in Malaysia and also the second most populous state in the country. Greater Kota Kinabalu was chosen as the geographical area of this study. The area represents the most active area for housing development in East Malaysia. The contiguous built-up urban agglomeration around the city goes beyond the south side and into the district of Putatan, and to a lesser but growing extent into the district of Tuaran.

The questionnaires were distributed to residents within six of the most demanded residential areas namely Sembulan, Inanam, Bundusan, Sepanggar, Tuaran and Putatan. The purpose of the questionnaires was to verify and elicit respondents' opinion by assessing their existing housing unit in relation to the proposed criteria that constitute sustainable housing affordability. Out of 600 distributed questionnaires, 497 were answered by valid respondents of which 11% were from Sembulan, 29% from Inanam, 21% from Bundusan, 15% from Sepanggar, 12% from Tuaran and 12% from Putatan.

The questionnaires consist of 26 criteria (F1 - F26) to be chosen by respondents (Table 2). Respondents distinguish each factor based on its relative importance towards sustainable housing affordability. Responses are ranked on a five-point Likert Scale. Likert scale was used because of its simplicity in expressing the respondent level of agreement (Allen et al, 2007).

### **Evaluation of Sustainable Housing Affordability**

The data were analysed using COPRAS method which involves five main steps which based on the model developed by Kaklauskas et al.(2005, 2007a; 2007b) and Mulliner et al.(2013).

1. The main purpose of this assessment is to measure sustainable housing affordability in the chosen areas to create a ranking of alternatives. Thus, COPRAS can handle such problem involving both positive and negative factors that influence the decision-making. The following formula is used by taking the overall mean score to allow direct comparison between all factors:

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$$m_{pq} = \frac{\bar{\mathbf{w}}_{pq}}{\sum_{q=1}^n x_{pq}} x_{pq}$$

Where  $x_{pq}$  is the value of the p-th criterion of the q-th alternative, and  $\overline{w}_{pq}$  is the weight of the p-th criterion. The q represents alternative residential areas. Table 2 identifies the selected criteria of sustainable housing affordability in Malaysia and calculates overall mean score for the identified criteria. The table shows that the highest score went to the 'housing price' and followed by 'the safety level of development area' which is the second most important criterion. The least important criterion is 'near to education' where most respondents did not find it important as compared to the rest of the criteria.

Table 2: Selected Criteria and the Overall Mean Score

Factors	Characteristics	N	Mean Score (overall)	
F1	Housing Price	484	4.3657	
F2	Housing Type	483	3.7743	
F3	Housing Finishes	483	3.7433	
F4	Housing Design	483	3.6791	
F5	Position of the unit in Layout Plan	482	3.4004	
F6	Size of Built-up Area	481	3.5010	
F7	Size of Land Area	481	3.5509	
F8	Age of the Unit	480	3.7042	
F9	Topography	482	3.6349	
F10	Property Interest	482	4.0809	
F11	Near to Commercial Area	484	3.3843	
F12	Near to Hospitals	484	3.7169	
F13	Near to Post Office	484	3.3202	
F14	Near to Recreation Area, Public Space	484	3.4463	
F15	Near to Transportation	484	3.5289	
F16	Near to Education	483	3.1222	
F17	Near to Workplace	484	3.7748	
F18	Environmental Quality	481	3.9730	
F19	Security	481	4.1289	
F20	Traffic Congestion	482	3.7842	
F21	Density	481	3.7318	
F22	View	482	3.7884	
F23	Exterior Condition	481	3.8274	
F24	Availability of Waste Management	481	4.0062	
F25	Safety Level	483	4.3292	
F26	Theme or Concept	483	3.7702	

Table 3 derives the relative weight for each factor,  $\bar{w}$  and an individual mean score of each alternative area, which is essential for the next step of using the COPRAS method.

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Table 3. Th	ne weight and	means score	for each a	alternative area
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	<b>Table 3:</b> The weight and means score for each alternative area							
Factors	Weight, q	Sembulan	Inanam	Bundusan	Likas	Tuaran	Putatan	
F1	2.620	4.364	4.394	4.465	4.178	4.224	4.509	
F2	2.265	3.722	3.542	3.960	3.973	3.931	3.655	
F3	2.247	3.778	3.479	3.901	3.945	3.914	3.655	
<b>F4</b>	2.208	3.685	3.451	3.911	3.959	3.690	3.455	
F5	2.041	3.407	3.106	3.600	3.740	3.569	3.164	
<b>F6</b>	2.101	3.685	3.191	3.650	3.726	3.707	3.327	
<b>F7</b>	2.131	3.685	3.254	3.677	3.808	3.793	3.364	
F8	2.223	3.796	3.468	3.920	3.877	3.810	3.481	
F9	2.182	3.519	3.458	3.950	3.795	3.724	3.327	
F10	2.449	4.018	3.965	4.400	4.083	4.121	3.818	
F11	2.031	3.667	3.496	3.208	2.877	3.263	3.927	
F12	2.231	3.719	3.709	3.673	3.616	3.737	3.927	
F13	1.993	3.193	3.355	3.426	3.288	3.053	3.491	
F14	2.068	3.474	3.418	3.436	3.534	3.228	3.618	
F15	2.118	3.579	3.589	3.396	3.562	3.140	3.927	
F16	1.874	3.281	2.787	3.480	3.411	2.930	2.982	
F17	2.266	4.053	3.922	3.644	3.301	3.702	4.055	
F18	2.385	3.895	3.872	4.091	4.096	4.036	3.873	
F19	2.478	4.140	3.979	4.150	4.342	4.250	4.055	
F20	2.271	3.719	3.564	3.822	4.178	3.839	3.764	
F21	2.240	3.643	3.546	3.782	4.110	3.643	3.796	
F22	2.274	3.804	3.674	3.653	4.164	3.804	3.800	
F23	2.297	3.679	3.681	3.733	4.292	3.786	3.964	
F24	2.405	3.965	3.787	4.010	4.288	4.091	4.148	
F25	2.598	4.561	4.099	4.376	4.466	4.518	4.218	
F26	2.263	3.596	3.631	3.851	4.329	3.643	3.545	

2. The weighted results are summarised to normalise the decision-making matrix by calculating the sums of both positive and negative alternatives (Table 4). The sums of  $S_{+q}$  of attributes values which provide larger values are preferable (the direction of optimization and maximisation) as compared to other alternatives. The sums of  $S_{-q}$  of attributes values which constitute smaller values are preferable (the direction of optimization and minimisation) as compared to other alternatives. The significance (priority) of the comparative alternative is determined on the basis of a greater/lesser criterion values that satisfies sustainable housing affordability. The formula to calculate the sums are as follows:

$$S_q^+ = \sum_{e_p = +} m_{pq}$$
 $S_q^- = \sum_{e_p = -} m_{pq}$ 

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**Table 4:** Normalized decision matrix by alternative area

	Table 4: Normalized decision matrix by alternative area							
Factors	Z	Sembulan	Inanam	Bundusan	Sepanggar	Tuaran	Putatan	
F1	-	0.438	0.441	0.448	0.419	0.424	0.452	
F2	+	0.370	0.352	0.394	0.395	0.391	0.363	
F3	+	0.374	0.345	0.387	0.391	0.388	0.362	
F4	+	0.367	0.344	0.390	0.395	0.368	0.344	
F5	+	0.338	0.308	0.357	0.371	0.354	0.314	
F6	+	0.364	0.315	0.360	0.368	0.366	0.328	
F7	+	0.364	0.321	0.363	0.376	0.375	0.332	
F8	-	0.378	0.345	0.390	0.386	0.379	0.346	
F9	-	0.353	0.346	0.396	0.380	0.373	0.333	
F10	+	0.403	0.398	0.442	0.410	0.414	0.383	
F11	+	0.364	0.348	0.319	0.286	0.324	0.390	
F12	+	0.371	0.370	0.366	0.360	0.372	0.391	
F13	+	0.321	0.338	0.345	0.331	0.307	0.351	
F14	+	0.347	0.341	0.343	0.353	0.322	0.361	
F15	+	0.358	0.359	0.339	0.356	0.314	0.393	
F16	+	0.326	0.277	0.346	0.339	0.291	0.296	
F17	+	0.405	0.392	0.364	0.330	0.370	0.405	
F18	+	0.389	0.387	0.409	0.409	0.403	0.387	
F19	+	0.412	0.396	0.413	0.432	0.423	0.403	
F20	-	0.369	0.354	0.379	0.415	0.381	0.374	
F21	-	0.362	0.353	0.376	0.409	0.362	0.378	
F22	+	0.378	0.365	0.363	0.414	0.378	0.377	
F23	+	0.365	0.366	0.371	0.426	0.376	0.394	
F24	-	0.393	0.375	0.397	0.424	0.405	0.411	
F25	+	0.452	0.406	0.433	0.442	0.447	0.418	
F26	+	0.360	0.364	0.386	0.434	0.365	0.355	

3. The relative significance  $H_q$  of each alternative, based on positive (+)

and negative (-), are calculated using the formula below: 
$$H_q = S_q^+ + \frac{S_{min}^- \sum_{q=1}^n S_q^-}{S_q^- \sum_{q=1}^n \frac{S_{min}^-}{S_q^-}} = S_q^+ + \frac{\sum_{q=1}^n S_q^-}{S_q^- \sum_{q=1}^n \frac{1}{S_q^-}}$$

Where the minimum values  $S_q^-$  are cancelled, the higher value corresponds to a more sustainable housing affordability.

- 4. At this stage, prioritisation is determined by the largest  $H_q$ .  $H_{max}$  is the optimal value and the best among alternatives. Alternatives are ranked from highest to lowest of relative significance  $H_q$ .
- 5. The degree of utility is determined by comparing each alternative by the one alternative with  $H_{max}$ . The area with the highest degree of utility ( $\check{\mathbf{u}}_{q}$  = 100%) represents an area that most satisfies sustainable housing affordability. Other alternatives will show utility values ranging from 0% -100% indicators of

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the worst to the best-case scenario. The degree of utility  $\check{\mathbf{u}}_{\mathbf{q}}$  of the alternatives  $O_q$  is calculated by the following formula:

$$\check{\mathbf{u}}_u = \frac{H_q}{H_{max}} 100\%$$

#### **RESULTS & DISCUSSION**

The step-by-step procedure in COPRAS assessment produces the final results (Table 5). Table 5 shows that the location that best describes the most sustainable housing affordability is Sembulan as reflected in utility degree of 100%. The second best area is Likas with utility degree of 97.81%. The next suitable area is Bundusan with utility degree of 96.66%, followed by Inanam at 96.60%. Tuaran has shown the lowest ranking as reflected in utility degree of 96.51% that is slightly lower than Putatan with utility degree of 96.51%.

The results also show that most of the population in Kota Kinabalu concerned with house price as compared to other factors. Surprisingly, the respondents are willing to discount all these factors in favour of housing quality and the environment. Sembulan did score very high in some factors such as high accessibility and low density. The results also indicate that this area is the best performing area in relation to the predetermined factors of sustainable housing affordability. Sembulan scored relatively low in building-related factors such as housing type, finishes, design, interior features and position of the house in layout plan.

Each of the six areas above had almost equal measures of utility shows that the difference between the best alternative (Sembulan) to the worst alternative (Tuaran) is minuscule at 4.5%. This could be translated in layman's terms as the advantages and disadvantages of both areas are almost equal and often interchangeable with one another. In other words, Sembulan proved to be sustainable in terms of housing affordability, and it is the best area to stay as compared to the rest of the alternatives. However, great improvement can be done in the analysis by focusing on a smaller area, i.e. by zoning, precinct or section within the larger area. The key finding shows that the identification of appropriate area would assist in ensuring high quality of life for future affordable housing development. Therefore, COPRAS method has substantially demonstrated its effectiveness in assessing the sustainability of different areas by providing the utility degree of alternatives. Its flexibility could be applied to any region and place, and the weight can be adjusted to suit any context.

**Table 5:** Final results of sustainable housing affordability

	Sembulan	Inanam	Bundusan	Likas	Tuaran	Putatan
S+	8.650	8.080	8.893	9.039	8.666	8.183
S-	7.667	7.679	8.480	8.424	8.451	7.788
Н	17.150	16.567	16.578	16.775	16.378	16.551
Priority	1	4	3	2	6	5
ŭ(%)	100.00%	96.60%	96.66%	97.81%	95.50%	96.51%

#### CONCLUSION

Overall, the rising of house price and cost of living compel the purchasers to find the best area to allocate themselves in any city. Over time, nothing else can be based upon in their decision-making process other than price and household income. The marketplace has to be reassessed in a more discriminating way in order to find an alternative to what could be the most important to individual and/or society. This paper has adequately demonstrated the necessity to shift our emphasis from the traditional price-income-cost genre towards sustainabilityquality-affordability value. Housing affordability is one of the main concerns for any government. As such, the market players also play a major role in order to make a distinction between cheap housing and sustainable housing affordability as this issue will get even more complicated as we explore deeper into the topic. There is a necessity to have cooperation between the market players to arrive at the conclusion that what makes a house sustainable outside the limitation of simply housing cost. The government through its local authorities could adopt the same methodology for a proper planning of urban dwellings. Property developers may utilise the results to find the best area to improve their future housing development. This would prove beneficial to gain the upper hand against competing rivals. The results and method presented could also be used by the public in determining and deciding the best area to buy future housing units in fulfilling their preferences.

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