International Journal of Computer Information Systems and Industrial Management Applications
ISSN 2150-7988 Volume 18(16s) 2026 pp. 1088-1100
https://doi.org/10.70917/ijcisim-2026-4633
Article

Understanding Housing Challenges and Needs in Malaysia: Implications for Inclusive Housing Policy

Mahazril 'Aini Yaacob[1*], Nor Syamaliah Ngah[2] , Saidatul Akma Hamik[3] , Farihah Hassan[4]

[1,2,3,4] Faculty of Administrative Science and Policy Studies, Universiti Teknologi MARA, Seremban, Malaysia
Orchid Id number: [1]0000-0003-4648-2108, [2] 0000-0001-8268-4941, [3]0000-0002-1247-8242 [4]0000-0002-1725-6235
* Corresponding Author: Mahazril 'Aini Yaacob

Abstract: Housing should be accessible to all, regardless of their social background. Nevertheless, it was argued that the current housing initiatives did not reflect their housing needs and that more housing awareness was needed among the people. Hence, this study investigates the housing awareness and needs of underprivileged groups living in urban areas. A focus group discussion with ten (10) informants from low-cost public housing in Kampung Kerinchi, Kuala Lumpur, Malaysia, was conducted in a separate session to validate the housing issues and needs facing them using the inductive approach of Behavioural Insights (PRIME Framework) as proposed by the Malaysian Productivity Corporation (2021). The data is also collected via focus group discussions (FGDs) with five (5) experts from the academic area, property, local authority, Ministry, and non-governmental organisations to understand the provision and housing issues in Malaysia. The study's findings reveal that people aspire to own a house, but the current housing practice does not support them. Even though housing is the basic need of all citizens, and everyone should have equal access to adequate and suitable housing as outlined in the human rights principles, the current housing policy in Malaysia has yet to fulfil this role. Findings from the need-based analysis and valuable input from stakeholders should be consolidated to ensure effective interventions are implemented at the earliest possible.
Keywords: Housing Accessibility; Housing Awareness, Housing needs; Behavioural Insights; SDG 11; Qualitative Study

1. Introduction

Everyone should have access to housing, regardless of social status, to improve their quality of life. One of the most basic human rights is the ability to live in decent, safe, and affordable housing, which has become the agenda of 11 Goal of the Sustainable Development Goals (The Sustainable Development Goals Report, 2021). Many people had difficulties finding appropriate accommodation, even with the numerous housing initiatives offered. Despite the abundance of available homes, most people, especially those with low incomes, need help to afford the expense of housing. Because of the costly housing market, affordable housing has thus become a fantasy in Malaysia. As an alternative, many of them decide to rent. A few studies proved that the home affordability problem was why more people were renting (Davoodi et al., 2023; Frazier et al., 2024). Besides, more knowledge of the home buying process and financing availability is needed to maintain their housing aspirations.

The lack of specific research on the needs and experiences of marginalised populations is the research gap in Malaysian housing accessibility. While existing literature addresses housing affordability, it often neglects the qualitative aspects that illuminate the specific challenges faced by low-income individuals. Furthermore, how in which structural obstacles and ignorance of housing procedures contribute to housing instability have not received enough attention. The development of effective policies that genuinely meet the needs of marginalised communities is hindered by this gap. Therefore, targeted research is needed to guide policy proposals that support equitable housing choices for all Malaysians. The study is to assess Malaysians' housing needs and knowledge, with an emphasis on underprivileged groups. It evaluates the efficacy of Malaysia's present housing policies and practices while examining the effects on different socioeconomic groups. The study aims to identify challenges to obtaining safe and affordable housing by examining the difficulties encountered by disadvantaged groups. It also seeks to increase understanding of the needs of marginalised communities. Overall, the study will offer practical policy recommendations to improve housing democracy and promote fair housing accessibility for all Malaysians.

2. Literature Review

Housing has been a topic of interest and study for many years. Scholars and researchers have conducted numerous studies to understand the housing issues among people in various contexts. Malaysia's housing market is constantly changing to meet the needs of buyers. While much research focuses on the housing preferences of the general population, understanding the unique needs of the poor is equally crucial. Investigating the housing needs and awareness specific to this vulnerable demographic is the goal of this research review. By examining prior research, we can identify gaps, challenges, and potential solutions for offering sufficient and affordable housing options.

Most of the research currently available on housing accessibility in Malaysia concentrates on quantitative evaluations of supply and affordability, ignoring the behavioural factors that affect housing choices among various socioeconomic classes. Studies that look at how individual perspectives and knowledge about housing systems impact disadvantaged people' ability to find suitable housing are conspicuously lacking. Furthermore, studies often ignore the qualitative experiences of low-income homeowners and renters, failing to adequately represent the complexity of their housing journeys. The cultural and societal elements that influence housing needs and decision-making processes in these communities are also not sufficiently explored. To create complete policies that are based on the lived experiences of those most impacted by housing difficulties, it is imperative that these gaps be filled.

(a) Housing Awareness and needs

Housing Awareness pertains to individuals' understanding and knowledge about housing-related issues. It encompasses awareness of housing rights, available resources, housing policies, and the impact of housing on well-being. UN-Habitat (2019) emphasises that housing awareness is essential for informed decision-making. It ensures that people know their rights, options, and opportunities related to housing solutions. Knowledge about housing and finances is essential in influencing people's housing opportunities. Lack of information about housing results in poor housing selections, as people do not obtain enough information about housing matters in their pursuit of adequate housing (Yaacob et al., 2024). The government has imposed many incentives for the younger generation and first-time buyers to increase house ownership among the younger generation. Nevertheless, it was argued that the housing policy responded to some issues but was not inclusive to all (Cortés-Urra et al., 2023).

Aligned with the National Housing Policy and the National Affordable Housing Policy, the government has tried to provide more affordable housing for young people and first-time buyers (Liu & Huay, 2021). Among them are BSN MyHome, Rent-to-Own, Perumahan Rakyat 1 Malaysia (PRIMA), and MyTransit (Wahab, 2020). However, most of the public, including young and first-time homebuyers, must be aware of the government's schemes and incentives for housing (Hassan et al., 2022). The younger generation, especially first-time home buyers, needs more housing awareness because the government needs to provide the proper housing awareness guidelines, as Zyed et al. (2020) argued. Hence, Canhem et al. (2022) said that raising awareness aims to educate the public and manage the issues of homelessness. Public events, workshops, and educational resources can all be used to achieve this. Housing needs are the specific items that people or families need in terms of their housing condition. These needs include items like adequacy, affordability, and suitability. Housing demands are directly linked to socioeconomic conditions, health, and the quality of life in general. According to the United Nations Habitat (2014), everyone has the right to safe, secure, and liveable housing.

(b) Challenges faced by the underprivileged

Many underprivileged families struggle with limited financial resources. They need more income to afford decent housing. Even affordable home options may be beyond reach because of large upfront costs including down payments, legal fees, and moving costs. The growing cost of living makes it even harder for them to save for housing. Research indicates that individuals, particularly those with lower incomes, have numerous obstacles in their quest for suitable housing (Saha et al., 2022; Ebekozien et al., 2022).

First, lack of affordable housing options: The shortage of affordable housing is a major issue. Families with low incomes typically have to wait a long time for public housing or subsidised homes. Because there lack enough homes available, individuals may still need to find a place to live even if they qualify. Also, the meaning of "affordable" changes from place to place, so what is reasonable in one area may not be affordable in another. A newspaper article called "Communal Living Taking Its Toll at KL Public Housing" said that households with low incomes often had to wait a long time for public housing or subsidised homes (Bavani, 2024). In the meantime, Ravi and Redzuan (2022) said that not being able to get financing has become another problem for them.

Second is discrimination and stigma. Landlords, real estate agents, or neighbours may treat families with less money unfairly. People who are poor may be left out or treated unfairly because of negative preconceptions. Discrimination based on race, nationality, religion, or other criteria makes it even harder to find a place to live and keeps inequality going. Third, inadequate housing conditions: Many homes for low-income people are lacking essential facilities and infrastructure. People share overcrowding, poorly built buildings, and not enough places for sanitation. Families may live in slums, informal settlements, or run-down buildings, which might put their health at danger and make their homes insecure. Study done by Olubi, A. (2026) suggests that the government should enhance the quality of life of the urban poor by implementing sustainable housing solutions that incorporate innovative building materials, appropriate construction technologies, slum upgrading strategies, and improved access to basic infrastructure.

Finally, when it comes to the affordability gap and housing problems, buying or renting a property is a big step for many young Malaysians that signifies their entry into independent living. But throughout the years, the difference between salaries and the cost of housing has grown. Between 2002 and 2019, the difference between the median price of a property and the typical income of a household almost tripled. The housing affordability ratio, which is the median house price divided by the median yearly household income, was always more than three times (Khazanah Research Institute, 2019). Young Malaysians have to face tough decisions because of this: they may either pay for homes they can't afford (assuming they can get a loan) and deal with tight budgets, or they can choose residences that are cheaper but far away, which means long commutes to work (Zamri et al., 2021).

3. Methodology

The theoretical foundation of this study is primarily derived from a qualitative research method approach. Drisko (2005) highlights the importance of the values and meanings that research participants produce, and the qualitative research method helps explore the participants' beliefs, values, thoughts, understandings, and experiences (Tashakkori, 2010). The results are typically necessary representations and presentations of key findings from the analytic synthesis of data (Saldana, 2011). In this study, fifteen informants were gathered based on the inclusive criteria. First, the data is collected via focus group discussions (FGDs) with five experts from the academic area, property, local authority, Ministry concern and non-governmental organisations, as outlined in Table 1.

Table 2 displays the profiles of the ten informants representing underprivileged groups. FGDs were conducted, with each group being held in a separate session. There were two FGDs conducted. The first FGD panel discussion was held with the experts, including 1) two experts from the Ministry of Housing and Local Government Malaysia, 2) one expert from Universiti Teknologi MARA (UiTM), 3) one expert from Kuala Lumpur City Hall, and 4) one expert from the non-governmental organisation called Forward as outlined in Table 1. Then, a second FGD discussion was held with ten informants from low-income groups living in *PPR Kampung Kerinchi, Kuala Lumpur*, Malaysia, to investigate their housing awareness and needs using the inductive approach of Behavioural Insights (PRIME Framework) and Evidence-Based Policy as proposed by Malaysian Productivity Corporation (2021). During the second FGD, the informants were divided into two focus groups comprising five participants each, conducted concurrently within the same session. This approach is methodologically appropriate, as smaller focus groups (typically 4–6 participants) are recommended in qualitative research to facilitate more active participation, deeper interaction, and richer data generation (Krueger & Casey, 2015; Morgan, 1997). By organizing the informants into two smaller groups, the study was able to create a more conducive environment for discussion, allowing each participant sufficient opportunity to share their perspectives while enhancing the overall quality and depth of the data collected.

The selection criteria included individuals with low-income backgrounds who were renting and did not own any house. The recruitment process involved reaching out to community representatives. Informed consent was obtained from all participants. An experienced moderator facilitated the discussions using a semi-structured guide. Audio recordings were transcribed for thematic analysis. The research instrument had earlier obtained approval from the UiTM Ethical Committee (REC/09/2023 (ST/MR/236).

Qualitative studies commonly employ small, purposive samples to enable detailed exploration of participants lived experiences, particularly when examining complex and sensitive issues such as housing accessibility among underprivileged communities. Methodologically, this sample size is consistent with the principle of data saturation, whereby no new themes emerge from additional data, which is often achievable within 10 to 20 participants for relatively focused inquiries. Furthermore, a sample of 15 allows for intensive engagement with each informant, enhancing the credibility and trustworthiness of the findings through thorough data collection and analysis. Therefore, the selected sample size is appropriate and sufficient to generate meaningful, in-depth insights aligned with the study's qualitative objectives as depicted in Table 1 and 2 below:

Table 1. Summary of the informants (key informants)

Informant	Department
Key informant 1	Ministry of Housing and Local Government Malaysia
Key informant 2	Ministry of Housing and Local Government Malaysia
Key informant 3	Expert from Universiti Teknologi MARA (UiTM),
Key informant 4	Expert from Kuala Lumpur City Hall
Key informant 5	Non-governmental organisation called Forward

Summary of the key informants from various backgrounds of the study are depicted in Table 1 above.

Table 2. Summary of the informants (underprivileged)

Items	Finding	Frequency
Gender	Male	1
	Female	9
Age	20-25 years old	0
	26-30 years old	0
	31-35 years old	0

	36-40 years old	5
	41-45 years old	3
	46-50 years old	2
	51 years old and above	0
Race	Malay	8
	Chinese	0
	Indian	2
	Bumiputera	0
	Others	0
Highest Education Level	primary/secondary school	10
	certificate	0
	professional certificate	0
	undergraduate	0
	postgraduate	0
Marital status	single	0
	married	10
	widowed/divorced	0
	others	0
Household size	3 and less	0
	4 to 6	7
	7 to 9	3
	more than 9	0
Working category	public sector	0
	private sector	1
	self-employed	9

	others	0
Gross household income	RM3000 and less	10
	RM3001 to 5000	0
	RM5001 to 7000	0
	RM7001 to 9000	0
	RM9001 to 11000	0
	RM11001 to 13000	0
	more than RM13000	0
Monthly Saving	no saving	8
	RM300 and less	2
	RM301 to 500	0
	RM501 to 700	0
	RM701 and above	0
Current Housing Status	Renting	10
Renting Fee	less than RM500	10
	RM501-1000	0
	RM1001-1500	0
	RM1501-2000	0
	More than RM2000	0
Renting Duration	less than 1 years	0
	1 to 5 years	5
	6-10 years	0
	more than 10 years	5
Reason for renting	High housing price	10
	To avoid long-term commitment	0

	Comfortable in renting	0
	Not interested to buy house	0
	Not eligible to buy house	10
	others	0

4. Findings and Discussion

The study conducted a focus group discussion among fifteen informants, with five informants from the experts to assessing the current housing policy and practice and ten participants (low-income households) dwelling in the PPR Kerinchi, Kuala Lumpur, Malaysia, to investigate their housing knowledge and needs. The session lasted for about one hour and 15 min. The findings of the focus group depict three emerging themes highlighting the issues confronted by the low-income households dwelling in the public housing schemes in Malaysia that are:

(4.1) Lack of Housing Awareness and understanding

Most Malaysians, especially those from low-income groups, have a medium awareness and understanding of housing initiatives and schemes. The findings show that their housing awareness ranges from partly aware to aware but not fully understanding to unaware of housing information. The Malaysian federal and state governments have made efforts to develop housing for low- and middle-income people. Despite the initiatives, the awareness and understanding of Malaysians must be improved as some claim that the information needs to reach them. One reason is that the program and initiatives could be better communicated to the target groups. There needs to be more awareness and housing knowledge among them regarding housing policy and other housing schemes. Below are some of the responses from the informants:

R5: "I know, my first house scheme, I know from TV, social media. But we think how we want to beg eh, don't know more"

R6: Like my mother, my mother lives in a public flat. So, I know the senior citizen scheme, under the Housing Foundation, I forget what the details are. But this is for the elderly, for houses that are twenty years old. Pay RM247 (USD62) every 2 months, so for 20-25 years, you can own it"

R10: "I really don't know the process to buy, what is the process with the bank like"

R6: "Regarding the amount of money that needs to be kept for a housing deposit in case of owning? I don't know anything about DBKL, I only must pay RM500 (USD124) for lawyers, this is what I know"

R9: "I didn't know there was a deposit to pay. If you want to buy a house now. If it's another house, I think there must be a deposit to pay"

The informants disclosed that the government and relevant parties are not coming to see them and are not asking about their housing needs and demands. They claimed that most information about housing programmes and other resources must be available. Some informants aware of the available housing schemes disclosed that they did not apply to them as it was beyond their affordability. Most expressed needing to learn more about the home-buying process and financing availability, distorting their understanding of housing.

R2: "Why doesn't the government just come down to campaign near flats. Come close to the B40 group. We don't have a vehicle and have sick, paralyzed family. How are we going to get out?"

Hence, the government's efforts to build low-cost houses are a good step, but more is needed to help the target group own a home. They need to be educated and create awareness by providing advice and information about the home-buying process, legal aspects, and financial matters through educational programs, campaigns, and public engagement.

(4.2) Housing needs of the people

(a) Every Malaysian Wants to Own a House

The temptation of owning a home seems deeply embedded in the minds of all Malaysians, regardless of their income groups, possibly due to Malaysia's aspiration to become a home-owning society. However, homeownership can be challenging for most people, especially the underprivileged. They expressed concern about the available housing in the market, which is beyond their affordability level. As such, they need affordable housing that matches their needs and current financial condition. When asked about their plan, most disclosed their readiness to own a home if they could afford it. They also listed important housing attributes such as location, school accessibility, hospitals, and other basic facilities when searching for a home. Moreover, they also mentioned about the quality of the house. This is because their current housing is not in good condition, hence saying that the quality of the house is essential even for low-cost housing. A prominent finding from the interviews was the informants' strong aspiration to own a home. Despite facing financial constraints and limited housing accessibility, respondents consistently expressed that homeownership remained a major personal. Owning a house was perceived not only as a financial asset but also as a source of stability, security, and long-term well-being, particularly for families with children. These were shown from the following remarks:

R6: "I'd like to have my own home, too."

R7: "I'm keen on owning one as well."

R8: "Yes, that's right; if possible, I really want to own a home."

R9: "I do want to own one, even if I have to pay for it. We have children, so we really want to buy a house".

R10: "We all want to buy, but we can't afford it. We certainly aspire to own a home, but with low incomes, it's difficult to make that purchase."

Overall, the findings imply that homeownership remains an important aspiration among Malaysia's underprivileged communities and should be recognised as an important consideration in the development of inclusive housing policies.

(b) Everyone has Housing Preferences

Malaysians consider housing attributes when deciding whether to buy or rent a house. These include location, accessibility, safety, spaciousness, comfort, developer reputation, housing design, and infrastructure facility. In particular, the availability of playgrounds, lifts, community halls, parking spaces, garbage disposal systems, and strategic locations is crucial. Malaysians also examine the structure and layout of the housing when deciding to buy a house. The informants stated that the housing developers should create affordable housing with neither high-end nor low-cost characteristics. This is because of the stigma people have on the residents of the low-cost flat. Moreover, areas with a high crime rate make the residents feel unsafe. The role of housing developers is vital in developing housing that is affordable, accessible, and sustainable without compromising its quality. The most dominant preference expressed by participants was the desire for housing located in strategic urban areas. Informants valued proximity to workplaces, schools, healthcare facilities, commercial centres, and other public amenities because these reduced travel time and improved convenience in daily life. Informants' quotations include:

R1: "The first thing is that I want the house to be located in the city with various facilities such as hospitals, clinics and others. Therefore, the residential area needs to be strategically located."

R4: "The house location needs to be strategic, close to public facilities."

R5: "The current location is indeed strategic. Houses in the city are not easy to obtain. If I could buy a house here, I would be very grateful."

R7: "If I were to buy a house, I would choose this area because everything is nearby, including schools."

These reactions suggest that accessibility extends beyond physical housing to include spatial access to urban opportunities and essential public services that are important for them.

(c) Demand for Affordable Housing

The issue of rising house prices and affordability raises concern among Malaysians. The respondents hope for price regulation as the soaring prices of the houses in the market and the people's average income made affordable housing opportunities deficient. The medium and low-income groups demand that the government build more affordable housing that suits their income and should relook at the measurement of affordable housing to ensure it is affordable and accessible. Not only that, during the COVID-19 pandemic, many individuals (such as T20 becoming M40) and communities experienced changes in their economic circumstances, which affected their housing opportunities. Informants consistently emphasised the need for the government to increase the supply of affordable housing that meets the needs of low-income households. These highlights can be seen from the following:

R3: "I hope more comfortable low-cost housing will be built. The government needs to build more houses."

R6: "Don't keep building condominiums. Build houses that ordinary people can afford to own—not condominiums and not just PPR flats."

R4: "Come to the ground and ask us. Don't marginalise us. We live in hardship because of life circumstances such as illness and other challenges."

Participants perceived that current housing developments are increasingly dominated by high-rise condominiums that are beyond the purchasing capacity of B40 households. Instead, they advocated for more affordable, medium-density housing that offers a better balance between affordability, quality, and liveability. This preference reflects the importance of designing housing that responds to the actual needs and living conditions of underprivileged communities rather than adopting a one-size-fits-all development approach. The findings are consistent with Mohd et al. (2025), who reported that housing quality is a significant determinant of individual well-being, particularly among young people. Furthermore, participants emphasised that housing policies should be informed by the lived experiences of underprivileged communities, highlighting the need for a more participatory approach to housing policy formulation and implementation. Such an approach would enable policymakers to develop housing solutions that are more responsive to the needs, preferences, and socio-economic realities of intended beneficiaries.

(4.3) Critics of The Current Policy

Providing a home is one of the government's social responsibilities to its citizens. The government intervenes through policy formulation and various housing strategies, such as establishing the National Housing Policy (NHP), which serves as the guidelines for planning and developing the housing sector. The NHP (2026-2035) aims to provide affordable and accessible housing to all. The government has initiated many housing programs and schemes targeting lower and middle-income groups. The federal government is also responsible for developing affordable houses for low-income and civil servants. On the other hand, the state governments focus on providing affordable housing programs through affordable housing policies at the state level.

The Thirteen Malaysia Plan (13MP) further outlined the housing agenda, whereby the government focused on increasing the availability of decent, liveable, and inclusive homes, expanding financing options, and strengthening the effectiveness of housing administration and regulation are the main goals of housing reform (Ministry of Economy, 2025). The government has also introduced many housing schemes to facilitate housing opportunities, such as Program Bantuan Rumah (PBR), Program Perumahan Rakyat (PPR), Rumah Mesra Rakyat 1 Malaysia, Perumahan Rakyat 1 Malaysia (PR1MA), Perumahan Penjawat Awam 1 Malaysia (PPA1M) and Rumah Wilayah Persekutuan (RUMAWIP). This aligns with the Shared Prosperity Vision 2030 (WKB2030), which emphasises the prosperity and well-being of all citizens so that no one is left behind. To achieve the 2030 strategy, the Malaysian government has embraced a sustainable development strategy by including the Sustainable Development Goals, which support Goal

No.11, ensuring access to adequate, safe, and affordable housing in the Malaysia Plan strategies. However, the question was whether Malaysia's current housing policy and initiatives provide housing opportunities for all. The discussion on the adequacy of the housing policy and practices in Malaysia was built based on four main arguments developed from the current study's findings.

First, the current housing policy and practice were argued to be non-inclusive. The findings from the focus group discussion revealed that the policy's coverage in Malaysia only includes some groups of people in this country. Creating various housing schemes and programs targeted at the low-income bracket has led to a need for appropriate housing options for other segments, such as middle-income groups. Some of the people from the Top 20 also suffered from accessing housing. Therefore, the definition and scope of affordable housing must be clear and inclusive to all. The findings revealed a need for more policy coordination and control in the housing sector, resulting in non-inclusive policies and programs. This is because the Federal and state governments have their policy on affordable housing, with a lack of monitoring from the Federal government. As one key informant explained:

K1: "I believe context is crucial because the idea of 'housing for all' is much broader than it appears. Social housing is clearly intended for those experiencing severe financial hardship, such as beneficiaries of the People's Housing Programme (PPRT). In contrast, affordable housing is generally aimed at the M40 income group, although there are times when even T20 households struggle to afford it. These categories therefore need to be clearly distinguished. With the rising cost of living and increasing utility tariffs, the situation is becoming even more challenging. Even middle-income (M40) households are finding it difficult to afford housing, and there are growing concerns that some may eventually slip into the B40 income group."

Second, the argument related to the existing housing policy and practices is pro-homeownership. The housing system in Malaysia focuses more on facilitating homeownership than other housing tenures. Malaysia has many housing programs and initiatives to promote people's homeownership but still needs rent initiatives. On this note, the government and other housing agencies overlook different tenures that might be more relevant and suit the current housing situation. The housing policy system in Malaysia does not support the supply of the private rental system, and there is no provision for rental subsidies. Although the government has explicitly developed related housing initiatives, such as the introduction of Rent-to-Own (RTO) and allocations of houses for rentals, the provision is regarded as marginal with limited coverage. Also, this rental system has no price regulation or housing monitoring. The findings are consistent with the Thirteenth Malaysia Plan (13MP), which emphasises expanding the supply of quality affordable housing through the Program Residensi MADANI and Program Residensi Rakyat, while also strengthening the Rent-to-Own (RTO) scheme and affordable housing financing to improve access to homeownership for low- and middle-income households (Ministry of Economy Malaysia, 2025). However, the present study suggests that these initiatives should be complemented by stronger rental housing policies, integrated housing data systems, and enhanced collaboration with private developers to achieve a more inclusive housing policy framework. Below are the remarks by the informants:

K2: "The government talks a lot about homeownership, but rental housing receives much less attention. Renting should not be viewed as a temporary solution because many families simply cannot afford to buy a house, even after years of working."

K1: "Housing policy should not only focus on homeownership. People have different financial situations and life stages. Some need affordable rental housing, while others may be ready to buy. We need policies that recognise different housing needs."

K4: "We must look at both aspect of homeowning and renting and this could not be done without the aspirations from the private sectors as well"

Third, there is a lack of data and databases on housing, such as housing demand and supply from each state, accessibility and affordability according to the locality, and data on housing abandoned projects, leading to a lack of data coordination that can be used for planning and building of affordable housing. Even specific agencies have the data, but there are variations between them. Fourth, the housing agenda needs to be revised to private developers and government policy. All housing stakeholders should support the issue of providing equal access to housing. However, there is a clash of housing aspirations between them. Since housing is a social commodity, it is often criticised that private developers do not support the implementation of affordable housing. Besides, the shift of the government structures also contributed to the changes in the housing agenda, which indirectly affected the housing goals. As the key informants noted:

K1: "Perhaps the government's role is to provide a clear ecosystem framework that clarifies the relationship among suppliers. Maybe the government could develop an Industrialised Building System (IBS) ecosystem policy. Now, only large developers can implement it because IBS technology requires mass production. Smaller developers simply cannot afford it. Perhaps the government could bring together developers such as Sime Darby and EcoWorld to discuss how they can collectively produce more affordable housing. The policy should focus on creating a supportive IBS ecosystem."

K2: We don't have specific database that storing all the information on the demand, supply from each state. Not only that, but many data are also not fully coordinated among the agencies."

The findings suggest that housing affordability cannot be achieved solely through regulatory requirements imposed on private developers. Instead, a supportive policy ecosystem that fosters collaboration among government agencies, developers, construction suppliers, and financial institutions is essential. Strengthening the adoption of Industrialised Building Systems (IBS) through coordinated policies and strategic partnerships could enhance construction efficiency and improve the financial viability of affordable housing projects. Informants also highlighted that frequent changes in government administration and housing priorities have weakened policy continuity, reducing the effectiveness of long-term housing initiatives. These findings underscore the need for a stable, evidence-based, and collaborative housing governance framework to strengthen housing accessibility and support the sustainable delivery of affordable housing in Malaysia.

The discoveries demonstrate that improving housing accessibility requires coordinated policy interventions rather than isolated housing programmes. Participants highlighted the importance of collaboration among government agencies, private developers, and other housing stakeholders, alongside integrated housing data systems and more inclusive housing tenure options. Collectively, these policy measures create a coherent housing policy framework in which complementary interventions strengthen overall policy outcomes. This supports the argument of Kholodilin (2026), who emphasised that housing policy effectiveness depends on the interaction of policy instruments, as well-designed policy mixes generate synergies, whereas fragmented policies may weaken housing outcomes.

5. Conclusion

Overall, this study concludes that although Malaysia's current housing policies and practices have made significant efforts to address citizens' housing concerns, they remain insufficient in responding to the diverse housing challenges and needs experienced by different population groups. The findings reveal that housing challenges extend beyond affordability to include limited housing awareness, inadequate access to housing information, restricted financing opportunities, and gaps in current housing policies. These challenges continue to constrain equitable access to safe, adequate, and affordable housing, particularly for disadvantaged communities. The study further demonstrates that homeownership remains a strong aspiration among Malaysians. However, existing housing policies and practices are largely unable to accommodate these aspirations due to affordability constraints, limited housing options, and insufficient policy responsiveness. Informants also highlighted the importance of housing quality, strategic location, accessibility to public facilities, and secure living environments, indicating that housing needs encompass not only affordability but also broader aspects of liveability and well-being.

The findings also provide important insights into the limitations of Malaysia's current housing policy. Despite the introduction of various housing initiatives, existing policies remain predominantly focused on promoting homeownership while providing relatively limited attention to alternative housing tenures, particularly affordable rental housing. The study further identifies weaknesses in policy coordination, fragmented housing data systems, inconsistent governance, and insufficient collaboration among government agencies, private developers, and other relevant organisations. These issues collectively reduce the effectiveness of current housing interventions in meeting the evolving needs of Malaysian society.

Taken together, the findings underscore the need for a more inclusive housing policy that is informed by the lived experiences and housing needs of communities while incorporating expert perspectives from policymakers and housing practitioners. Strengthening collaboration among government agencies, local authorities, private developers, non-governmental organisations, and academic institutions is essential to develop evidence-based housing strategies that improve housing accessibility, affordability, and long-term housing security.

Although this study is situated within the Malaysian context, its findings have broader implications for other countries experiencing similar socio-economic and housing challenges. By advancing understanding of housing challenges, housing needs, and the importance of inclusive housing policy, this study contributes to the growing discourse on equitable housing provision, collaborative housing governance, and sustainable urban development. The evidence generated provides a practical foundation for policymakers to formulate more responsive, coordinated, and inclusive housing policies that ensure no one is left behind.

6. Acknowledgements

The authors would like to acknowledge the housing residents at the *PPR Kampung Kerinchi, Kuala Lumpur*, Malaysia, and the key informants for participating in this study.

7. Funding Statement:

This research was supported by the [Institut Masa Depan Malaysia (MASA)] under the *Program Pembangunan Dasar MASA (MPDP) 2.0* Grant Number [P22/2023/022] and Universiti Teknologi MARA, Malaysia for the funding of the publication. The funders had no role in the design of the study, data collection and analysis, decision to publish, or preparation of the manuscript.

8. Data Availability

No new data were created or analysed in this study. Data sharing is not applicable to this article.

9. Conflict of interest

The authors declare that there is no conflict of interest.

References

1. Bavani, 2024 (Jan, 2024). Communal living taking its toll at KL public housing. The Star. https://www.thestar.com.my/metro/metro-news/2024/01/09/communal-living-taking-its-toll-at-kl-public-housing
2. Canham, S. L., Walsh, C. A., Sussman, T., Humphries, J., Nixon, L., & Burns, V. F. (2022). Identifying shelter and housing models for older people experiencing homelessness. Journal of Aging and Environment, 36(2), 204–225.
3. Cortés-Urra, V., Czischke, D., & Gruis, V. (2022). Addressing housing deficits from a multi-dimensional perspective: A review of Chilean housing policy. International Journal of Housing Policy, 1-14.
4. Davoodi, T., Yapicoglu, B., & Dağlı, U. U. (2023). Measuring Residential Satisfaction in Historic Areas Using Actual–Aspiration Gap Theory: The Case of Famagusta, Northern Cyprus. Sustainability, 15(5), 3917.
5. Drisko, J. W. (2005). Writing up qualitative research. Families in Society, 86(4), 589-593.
6. Ebekozien, A., Aigbavboa, C., Aigbedion, M., Ogbaini, I. F., & Awe, E. O. (2022). Housing finance inaccessibility: evidence from the Nigerian Pensioners. Property Management, 40(5), 671–689. https://doi.org/10.1108/pm-09-2021-0064
7. Economic Planning Unit. "Mid-Term Review of the Eleventh Malaysia Plan, 2016–2020": New Priorities and Emphases; Ministry of Economic Affairs: Putrajaya, Malaysia, 2018; ISBN 9789675842139.
8. Frazier, L., & Cutter, W. B. (2024). Missing Housing: How Los Angeles Is Wasting Multifamily Housing Units in the Midst of a Housing Crisis. Housing Policy Debate, 1-24.
9. Hassan, M. M., Nobaya, A., & Hashim, A. H. (2022). Opportunities in Housing Property for Young and First-Time Homebuyers in Malaysia. International Journal of Academic Research in Business and Social Sciences, 12 (1), 942-955.

10. Khazanah Research Institute (2019). Rethinking Housing: Between State, Market and Society: A Special Report for the Formulation of the National Housing Policy (2018 – 2025), Malaysia. Khazanah Research Institute, Kuala Lumpur, Malaysia. April 2019, ISBN: 978-967-16335-8-8.
11. Kholodilin, K. (2026). The effects of government interventions on housing market: A meta-study of empirical literature. Journal of Housing Economics, 102155.
12. Krueger, R. A., & Casey, M. A. (2015). Focus group interviewing. Handbook of practical program evaluation, 506-534.
13. Ministry of Economy Malaysia. (2025). Thirteenth Malaysia Plan, 2026–2030: Redesigning development (13MP). Official RMK13 Portal.
14. Mohd, W. N. A. A. W., Yaacob, M., & Hamik, S. A. (2025). Beyond Four Walls: How housing shapes youth well-being in Klang Valley, Malaysia. Environment-Behaviour Proceedings Journal, 10(SI38), 191-197.
15. Olubi, A. (2026). Housing Conditions and Livability Challenges in Urban Informal Settlements: A Case of Makoko, Lagos, Nigeria. Journal of Architecture and Built Environment Research (JABER), 3(1).
16. Ravi, M. I. M. R., & Redzuan, N. H. (2022). Development Residential Property for B40: A Proposed Collaboration Framework Between Islamic Bank, Waqf, and Zakat Institutions. International Journal of Islamic Business, 7(2), 13-43.
17. Saha, A., Lim, H. E., & Yeok, S. G. (2022). Housing loan default in Malaysia: an analytical insight and policy implications. International Journal of Housing Markets and Analysis, 16(2), 273–291. https://doi.org/10.1108/ijhma-01-2022-0002
18. Saldana, J. (2011). Fundamentals of qualitative research. Oxford University Press.
19. Tashakkori, A., & Teddlie, C. (2010). Putting the human back in ‘‘human research methodology’’: The researcher in mixed methods research. Journal of mixed methods research, 4(4), 271-277.
20. The Sustainable Development Goals Report 2021. (2021). The Sustainable Development Goals Report. https://doi.org/10.18356/9789210056083
21. United Nations Habitat. (2014). The Right to Adequate Housing [Fact sheet]. https://www.ohchr.org/en/special-procedures/sr-housing/human-right-adequate-housing
22. Yaacob, M. ‘., Hassan, F., Hasan, N. A., Hamik, S. A., & Shahbuddin, H. S. (2024). Promoting Home Ownership among the Underprivileged: The Role of Social Financing. International Journal of Research and Innovation in Social Science, VIII(III), 2635–2652. https://doi.org/10.47772/ijriss.2024.803183
23. Zamri, N. E. M. M., Yaacob, M. ‘., & Suki, N. M. (2021). Assessing housing preferences of young civil servants in Malaysia: do location, financial capability and neighbourhood really matter? International Journal of Housing Markets and Analysis, 15(3), 579–591. https://doi.org/10.1108/ijhma-02-2021-0012
24. Zyed, Z. a. S., Low, C. S., & Tedong, P. A. (2020). Delivery mechanism on homeownership education among millennials in Kuala Lumpur. International Journal of Housing Markets and Analysis, 14(2), 410–423. https://doi.org/10.1108/ijhma-02-2020-0009