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HOUSING AFFORDABILITY OF RUMAH SELANGORKU

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Universiti Utara Malaysia

DOCTOR OF BUSINESS ADMINISTRATION
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HOUSING AFFORDABILITY OF RUMAH SELANGORKU

BY

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Abstract

The Rumah Selangorku Scheme (RSKU) is designed to provide affordable housing for low- and middle-income families in Selangor. However, the scheme faces challenges due to discrepancies between eligibility requirements imposed by the Selangor Housing and Real Property Board (LPHS) and financial institutions. This research examines the main factors affecting the housing affordability of eligible RSKU applicants. It evaluates the marginal effects of these factors, focusing on the mortgage repayment capacity and the misalignment between LPHS's eligibility criteria and the standards financial institutions apply for mortgage approval. Data analysis was conducted using a binomial logit model, employing three methods to measure housing affordability among 340 eligible RSKU applicants: the 30% Rule of Thumb, the Housing Industry Association (HIA) Index, and the Price-to-Income Ratio (PTI) Method. The findings reveal that household income and mortgage repayment are the most significant determinants of housing affordability for the 30% Rule of Thumb and HIA Index methods. Moreover, marital status and mortgage repayment are significant factors in the PTI method. The marginal effects of marital status and mortgage repayment on housing affordability are significant for the PTI method, indicating that the probability of housing affordability is higher for married individuals than for single applicants. However, increases in mortgage repayment do not significantly affect housing affordability, suggesting a mild response. The study provides valuable insights into housing affordability for low- and middle-income households. By incorporating perspectives from policymakers, financial institutions, and housing developers, the findings contribute to refining housing policies and improving access to affordable housing in the state. Theoretical implications, informed by Neoclassical and Structural Approach theories, emphasize individual factors such as income and mortgage rates alongside broader socioeconomic structures, enriching the understanding of housing affordability.

Keywords: Housing affordability, the 30% Rule of Thumb, The Housing Industry Association Index, the Price-to-Income Ratio, Binomial Logit Model.

Abstrak

Skim Rumah Selangorku (RSKU) direka untuk menyediakan perumahan mampu milik bagi keluarga berpendapatan rendah dan sederhana di Selangor. Walau bagaimanapun, skim ini menghadapi cabaran akibat ketidakselarasan antara syarat kelayakan yang ditetapkan oleh Lembaga Perumahan dan Hartanah Selangor (LPHS) dan institusi kewangan. Kajian ini meneliti faktor-faktor utama yang mempengaruhi kemampuan memiliki rumah di kalangan pemohon RSKU yang layak. Ia menilai kesan marginal faktor-faktor tersebut, dengan memberi tumpuan kepada keupayaan pembayaran pinjaman perumahan dan ketidakselarasan antara kriteria kelayakan LPHS dan piawaian untuk kelulusan pinjaman perumahan. Analisis data dijalankan menggunakan model logit binomial, dengan tiga kaedah digunakan untuk mengukur kemampuan memiliki rumah di kalangan 340 pemohon RSKU yang layak: Kaedah Peraturan 30%, Indeks Persatuan Industri Perumahan (HIA), dan Kaedah Nisbah Harga kepada Pendapatan (PTI). Hasil kajian mendapati bahawa pendapatan isi rumah dan pembayaran balik pinjaman adalah faktor yang paling signifikan dalam menentukan kemampuan memiliki rumah berdasarkan kaedah Peraturan 30% dan Indeks HIA. Selain itu, status perkahwinan dan pembayaran balik pinjaman merupakan faktor penting dalam kaedah PTI. Kesan marginal status perkahwinan dan pembayaran balik pinjaman terhadap kemampuan memiliki rumah adalah signifikan dalam kaedah PTI, menunjukkan bahawa kemungkinan kemampuan memiliki rumah lebih tinggi bagi individu yang berkahwin berbanding pemohon bujang. Walau bagaimanapun, peningkatan dalam pembayaran balik pinjaman tidak memberi kesan yang signifikan terhadap kemampuan memiliki rumah, menunjukkan tindak balas yang ringan. Kajian ini memberikan pandangan yang bernilai mengenai kemampuan memiliki rumah bagi isi rumah berpendapatan rendah dan sederhana. Dengan mengambil kira perspektif dari pembuat dasar, institusi kewangan, dan pemaju perumahan, hasil kajian ini menyumbang kepada penambahbaikan dasar perumahan dan meningkatkan akses kepada perumahan mampu milik di negeri ini. Implikasi teori, yang diterangkan melalui teori Neoklasik dan Pendekatan Struktur, menekankan faktor individu seperti pendapatan dan kadar pinjaman, di samping struktur sosioekonomi yang lebih luas, memperkaya pemahaman mengenai kemampuan memiliki rumah.

Kata kunci: Kemampuan memiliki rumah, Kaedah Peraturan 30%, Perumahan, Nisbah Harga-Kepada-Pendapatan Indeks Persatuan Industri, Model Logit Binomial.

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Abbreviations

1Q	:	First quarter
3Q	:	Third quarter
4Q	:	Fourth quarter
AIC	:	Akaike Information Criterion
ASEAN	:	Association of Southeast Asian Nations
A.P.H.	:	Affordable Public Housing
AUC	:	Area Under ROC Curve
B40	:	Bottom 40%
BIC	:	Bayesian Information Criterion
BNM	:	Bank Negara Malaysia
BLM	:	Binomial Logit Model

CIMB	:	Commerce International Merchant Bankers
COVID-19	:	Coronavirus disease 2019
CPF	:	Central Provident Fund
DOSM	:	Department Statistics, Malaysia
EPF	:	Employees Provident Fund
FHLDS	:	The First Home Loan Deposit Scheme
G.D.P.	:	Gross Domestic Product
HIA	:	Housing Industry Association
H.P.I.	:	House Prices Index
HCGS	:	The Housing Credit Guarantee Scheme
HDB	:	Housing Development Board, Singapore
H.C.B.	:	Housing Cost Burden
HCV	:	Housing Choice Vouchers
HIA	:	The Housing Industrial Association
H.U.D.	:	Department of Housing and Urban Development (U.S)
I.M.F.	:	International Monetary Fund
KLIA	:	Kuala Lumpur International Airport
K.R.I.	:	Khazanah Research Institute
KPKT	:	Ministry of Housing and Local Government (Kementerian Perumahan dan Kerajaan Tempatan)
LIHTC	:	The Low Income Housing Tax Credit
LPHS	:	Selangor Housing and Real Property Board
MM	:	Median Multiple
M40	:	Middle 40%
MRT	:	Mass Rapid Transit
M.B.I.	:	Menteri Besar Incorporation (Chief Minister Incorporation)
NAPIC	:	National Property Information Centre

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NEP	:	New Economic Policy
NEAC	:	National Economic Action Council
NHFIC	:	The National Housing Finance and Investment Corporation
NHP	:	National Housing Policy
NHSC	:	The National Housing Supply
OECD	:	The Organization for Economic Corporation & Development
PR1MA	:	Perumahan Rakyat 1 Malaysia (One Malaysia Affordable Home scheme)
PPR	:	Program Perumahan Rakyat (People's Housing Project)
PKNS	:	The State Development Corporation of Selangor (Perbadanan Kemajuan Negeri Selangor)
RI	:	Residual Income
REHDA	:	The Real Estate and Housing Development Association
RSKU	:	Rumah Selangorku Scheme
SEDC	:	The State Economic Corporation
SJKP	:	Syarikat Jaminan Kredit Perumahan Berhad
SPA	:	Sales and Purchases Agreement
SPHNS	:	The Sistem Permohonan Hartanah Negeri Selangor (Selangor State Property Application System)
UDIA	:	The Urban Development Institute of Australia
UNCESCR	:	The United Nations Committee on Economic, Social and Cultural Rights

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CHAPTER 1

INTRODUCTION

1.0 Introduction

The notion of a 'home' plays a pivotal role in assessing a population's capabilities and overall standard of living (Suhaida et al., 2011), serving as a platform for consumption and investments (Di, 2016). A home provides a secure sanctuary for family life and facilitates the pursuit of happiness, offering an environment conducive to nurturing children. Sociological studies highlight the critical role of stable residential neighbourhoods in fostering strong social bonds within communities (Warner & Rountree, 1997). The societal benefits of homeownership encompass educational achievements, public participation, health advantages, active involvement in civic affairs, housing preservation, and developmental impacts that bolster the case for homeownership (Yun & Evangelou, 2016).

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The accessibility of affordable housing in urban areas for low- and middle-income groups remains a recurring topic of discussion across various stakeholders, including government, financial institutions, and suppliers, influencing a supply-driven dynamic that determines property prices (UN-Habitat, 2021). Moreover, the expansion of industrialization and urbanization, particularly within urban areas, often necessitates more land for development, leading to property value appreciation (Cho, Kim & Renaud, 2012) and resulting affordability challenges.

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APPENDICES

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Appendix 1 – Similarity / Plagiarism Result

HOUSING AFFORDABILITY OF RUMAH SELANGORKU SCHEME

ORIGINALITY REPORT

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SIMILARITY INDEX	INTERNET SOURCES	PUBLICATIONS	STUDENT PAPERS

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30	A. D. H. Crook. "Affordable housing and planning gain, linkage fees and the rational nexus: Using the land use planning system in England and the USA to deliver housing	<1%

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subsidies", International Planning Studies, 1996
Publication

31	Amy Soon, Consilz Tan. "An analysis on housing affordability in Malaysian housing markets and the home buyers' preference", International Journal of Housing Markets and Analysis, 2019 Publication	<1 %
32	David Ley. "Housing Booms in Gateway Cities", Wiley, 2023 Publication	<1 %
33	El-hadj M. Bah, Issa Faye, Zekebweliwai F. Geh. "Housing Market Dynamics in Africa", Springer Nature, 2018 Publication	<1 %
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44	M. Ozan Yıldırım. "Chapter 18 Housing Affordability in Turkey: How Big Is It and Who Are the Most Vulnerable?", Springer Science and Business Media LLC, 2023 Publication	<1%
45	Nicole Gurran, Glen Bramley. "Urban Planning and the Housing Market", Springer Science and Business Media LLC, 2017 Publication	<1%
46	Nor Baizura Jamaluddin, Yusfida Ayu Abdullah, Hazlina Hamdan. "Encapsulating	<1%

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	the delivery of affordable housing: An overview of Malaysian practice", MATEC Web of Conferences, 2016 Publication	
47	Sock-Yong Phang. "Policy Innovations for Affordable Housing In Singapore", Springer Science and Business Media LLC, 2018 Publication	<1 %
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Appendix 2: Letter of Authorization from the Organization for the Collection and Analysis of Rumah Selangorku Applicant Data

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LEMBAGA PERUMAHAN DAN HARTANAH SELANGOR
TINGKAT 5, PODIUM UTARA
BANGUNAN SULTAN SALAHUDDIN ABDUL AZIZ SHAH
40503 SHAH ALAM
SELANGOR DARUL EHSAN

LPHS

Bahagian Perancangan Pembangunan : 03-55447906
Bahagian Pembangunan Operasi : 03-55102389 / 03-55447199
Bahagian Khidmat Pengurusan : 03-5544 7961
Laman Web : http://lphs.selangor.gov.my

Ruj. Tuan :

Ruj. Kami : LPHS.UPSM.500-8/1/6(66)

Tarikh : 3 Februari 2021

Prof. Dr. Mohd Zaini Bin Abd Karim
Professor of Economics
Othman Yeob Abdullah
University Utara Malaysia,
06010 Sintok
Kedah Darul Aman

Dear Prof. Dr. Mohd Zaini Bin Abd Karim,

Subject: Authorization Granted for Research Access on Housing Affordability of Rumah Selangorku Scheme

I trust this letter finds you in good health and high spirits. I am writing to acknowledge receipt of your letter dated December 31, 2020, requesting authorization for Nor Hanizan bin Sahib, a post-graduate student pursuing a Doctor of Business Administration (DBA) at the College of Business, University Utara Malaysia (UUM), to access data from the Selangor Housing and Property Board for his research on "Home Ownership and Housing Affordability among Low and Middle-Income Households in Selangor."

2. We appreciate your diligence in analyzing factors influencing homeownership in Selangor, with a specific focus on the Rumah Selangorku (RSKU) scheme. Upon careful consideration of your request and recognizing the significance of the research, our organization grants **Nor Hanizan bin Sahib (matric number: 99184)** access to the following information:

i. Demographic data of applicants and beneficiaries.

ii. Housing loan terms and conditions.

iii. Information on the income eligibility criteria.

iv. Details on the allocation and distribution of housing units.

3. Your assurance to use the information obtained responsibly is highly valued, and we trust that your research will significantly contribute to understanding housing affordability in Selangor. We anticipate your professional conduct throughout the research process, adhering strictly to all applicable laws and regulations governing data

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Subject: Authorization Granted for Research Access on Housing Affordability of Rumah Selangorku Scheme

privacy and ethical research practices. Maintaining the confidentiality and privacy of individuals associated with the Rumah Selangorku Scheme throughout your research is imperative.

4. Upon completion of the research, we eagerly anticipate the opportunity to preview the findings. Your commitment to transparency and the responsible use of information is commendable.

Your cooperation in this matter is highly valued, and we express our gratitude for considering the importance of this research. Please do not hesitate to contact our office if you have further questions or require additional assistance.

Thank you for your cooperation and commitment to the responsible use of the provided information.

Thank you.

"SELANGOR MAJU BERSAMA"

"BERKHIDMAT UNTUK NEGARA"

Universiti Utara Malaysia

Yours faithfully,

(DATO' TPR. DR. JUHARI BIN AHMAD)
D.I.M.P., A.M.N., S.I.S., A.M.S.
Executive Director
Lembaga Perumahan dan Hartanah Selangor

Appendix 3:

Data Analysis for Housing Affordability Based on the 30% Rule of Thumb, The Housing Industry Association Index (HIA) and The Price-to-Income Ratio.

No.	HOUSE PRICE	GROSS TOTAL INCOME (HOUSEHOLDS)	NET MONTHLY HOUSEHOLD INCOME	ANNUALY INCOME	30% FOR HOUSING (HOUSEHOLDS)	ESTIMATED MONTHLY INSTALLMENT	HOUSING AFFORDABILITY	AVERAGE WEEKLY INCOME	QUALIFYING INCOME	ANNUALY QUALIFYING INCOME	AFFORDABILITY INDEX	AFFORDABILITY INDEX VALUE	MEANING	HOUSING AFFORDABILITY RATIO	INDICATOR
R1	180,000.00	7,695.00	6,902.00	92,340.00	2,308.50	778.05	AFFORDABILITY	1,775.77	2593.50	31122.00	296.70	>100	favourable Affordability	1.95	AFFORDABLE
R2	250,000.00	3,938.00	3,476.70	47,256.00	1,181.40	1,211.00	NOT AFFORDABILITY	908.77	4036.67	48440.00	97.56	<100	Unfavourable Affordability	5.29	SEVERELY UNAFFORDABLE
R3	180,000.00	3,953.52	3,616.27	47,442.24	1,186.06	864.00	AFFORDABILITY	912.35	2880.00	34560.00	137.28	.>100	favourable Affordability	3.79	MODERATELY UNAFFORDABLE
R4	250,000.00	6,537.20	5,741.15	78,446.40	1,961.16	1,170.00	AFFORDABILITY	1,508.58	3900.00	46800.00	167.62	>100	favourable Affordability	3.19	MODERATELY UNAFFORDABLE
R5	250,000.00	4,085.00	3,374.65	49,020.00	1,225.50	1,636.00	NOT AFFORDABILITY	942.69	5453.33	65440.00	74.91	<100	Unfavourable Affordability	5.10	SEVERELY UNAFFORDABLE
R6	250,000.00	4,546.67	4,160.17	54,560.04	1,364.00	1,215.00	AFFORDABILITY	1,049.23	4050.00	48600.00	112.26	>100	favourable Affordability	4.58	SERIOUSLY UNAFFORDABLE
R7	42,000.00	2,085.30	1,842.05	25,023.60	625.59	181.55	AFFORDABILITY	481.22	605.17	7262.00	344.58	>100	favourable Affordability	1.68	AFFORDABLE
R8	42,000.00	3,539.00	3,312.25	42,468.00	1,061.70	181.55	AFFORDABILITY	816.69	605.17	7262.00	584.80	>100	favourable Affordability	0.99	AFFORDABLE
R603	220,000.00	3,000.00	2,419.35	36,000.00	900.00	951.00	NOT AFFORDABILITY	692.31	3170.00	38040.00	94.64	<100	Unfavourable Affordability	6.11	SEVERELY UNAFFORDABLE
R620	100,000.00	1,400.00	1,241.15	16,800.00	420.00	432.00	NOT AFFORDABILITY	323.08	1440.00	17280.00	97.22	<100	Unfavourable Affordability	5.95	SEVERELY UNAFFORDABLE
R654	180,000.00	2,592.00	2,284.15	31,104.00	777.60	778.00	NOT AFFORDABILITY	598.15	2593.63	31123.56	99.94	<100	Unfavourable Affordability	5.79	SEVERELY UNAFFORDABLE
R12	42,000.00	3,027.91	3,027.91	36,334.92	908.37	181.55	AFFORDABILITY	698.75	605.17	7262.00	500.34	>100	favourable Affordability	1.16	AFFORDABLE
R13	42,000.00	3,027.91	1,261.99	36,334.92	908.37	181.55	AFFORDABILITY	698.75	605.17	7262.00	500.34	>100	favourable Affordability	1.16	AFFORDABLE
R14	42,000.00	1,913.00	1,689.25	22,956.00	573.90	181.55	AFFORDABILITY	441.46	605.17	7262.00	316.11	>100	favourable Affordability	1.83	AFFORDABLE
R15	42,000.00	2,690.77	1,530.44	32,289.24	807.23	181.55	AFFORDABILITY	620.95	605.17	7262.00	444.63	>100	favourable Affordability	1.30	AFFORDABLE
R16	42,000.00	2,360.00	2,080.75	28,320.00	708.00	181.55	AFFORDABILITY	544.62	605.17	7262.00	389.98	.>100	favourable Affordability	1.48	AFFORDABLE
R17	42,000.00	2,968.31	2,869.31	35,619.72	890.49	181.55	AFFORDABILITY	684.99	605.17	7262.00	490.49	>100	favourable Affordability	1.18	AFFORDABLE
R18	42,000.00	2,426.05	2,411.05	29,112.60	727.82	181.55	AFFORDABILITY	559.86	605.17	7262.00	400.89	>100	favourable Affordability	1.44	AFFORDABLE

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No.	HOUSE PRICE	GROSS TOTAL INCOME (HOUSEHOLDS)	NET MONTHLY HOUSEHOLD INCOME	ANNUALY INCOME	30% FOR HOUSING (HOUSEHOLDS)	ESTIMATED MONTHLY INSTALLMENT	HOUSING AFFORDABILITY	AVERAGE WEEKLY INCOME	QUALIFYING INCOME	ANNUALY QUALIFYING INCOME	AFFORDABILITY INDEX	AFFORDABILITY INDEX VALUE	MEANING	HOUSING AFFORDABILITY RATIO	INDICATOR
R20	42,000.00	2,051.00	1,758.75	24,612.00	615.30	181.55	AFFORDABILITY	473.31	605.17	7262.00	338.91	>100	favourable Affordability	1.71	AFFORDABLE
R21	180,000.00	3,372.20	3,055.15	40,466.40	1,011.66	832.00	AFFORDABILITY	778.20	2773.33	33280.00	121.59	>100	favourable Affordability	4.45	SERIOUSLY UNAFFORDABLE
R22	180,000.00	8,919.25	8,919.25	107,031.00	2,675.78	752.02	AFFORDABILITY	2,058.29	2506.73	30080.80	355.81	>100	favourable Affordability	1.68	AFFORDABLE
R23	42,000.00	2,769.83	1,526.31	33,237.96	830.95	181.55	AFFORDABILITY	639.19	605.17	7262.00	457.70	>100	favourable Affordability	1.26	AFFORDABLE
R24	42,000.00	3,000.00	2,649.35	36,000.00	900.00	181.55	AFFORDABILITY	692.31	605.17	7262.00	495.73	>100	favourable Affordability	1.17	AFFORDABLE
R25	165,000.00	3,100.00	2,737.65	37,200.00	930.00	756.85	AFFORDABILITY	715.38	2522.83	30274.00	122.88	>100	favourable Affordability	4.44	SERIOUSLY UNAFFORDABLE
R26	165,000.00	2,530.95	2,241.45	30,371.40	759.29	756.85	NOT AFFORDABILITY	584.07	2522.83	30274.00	100.32	<100	Unfavourable Affordability	5.43	SEVERELY UNAFFORDABLE
R27	165,000.00	3,291.94	2,928.94	39,503.28	987.58	756.85	AFFORDABILITY	759.68	2522.83	30274.00	130.49	>100	favourable Affordability	4.18	SERIOUSLY UNAFFORDABLE
R28	165,000.00	2,193.00	1,873.25	26,316.00	657.90	756.85	NOT AFFORDABILITY	506.08	2522.83	30274.00	86.93	<100	Unfavourable Affordability	6.27	SEVERELY UNAFFORDABLE
R29	165,000.00	3,382.02	3,144.02	40,584.24	1,014.61	756.85	AFFORDABILITY	780.47	2522.83	30274.00	134.06	.>100	favourable Affordability	4.07	SERIOUSLY UNAFFORDABLE
R30	165,000.00	3,667.00	3,416.00	44,004.00	1,100.10	756.85	AFFORDABILITY	846.23	2522.83	30274.00	145.35	.>100	favourable Affordability	3.75	MODERATELY UNAFFORDABLE
R31	165,000.00	2,530.95	2,150.95	30,371.40	759.29	756.85	AFFORDABILITY	584.07	2522.83	30274.00	100.32	<100	Unfavourable Affordability	5.43	SEVERELY UNAFFORDABLE
R32	165,000.00	2,300.00	2,030.75	27,600.00	690.00	756.85	NOT AFFORDABILITY	530.77	2522.83	30274.00	91.17	<100	Unfavourable Affordability	5.98	SEVERELY UNAFFORDABLE
R33	165,000.00	2,279.80	2,005.05	27,357.60	683.94	756.85	NOT AFFORDABILITY	526.11	2522.83	30274.00	90.37	<100	Unfavourable Affordability	6.03	SEVERELY UNAFFORDABLE
R34	165,000.00	3,200.00	2,870.00	38,400.00	960.00	756.85	AFFORDABILITY	738.46	2522.83	30274.00	126.84	.>100	favourable Affordability	4.30	SERIOUSLY UNAFFORDABLE
R35	165,000.00	4,249.00	4,210.60	50,988.00	1,274.70	756.85	AFFORDABILITY	980.54	2522.83	30274.00	168.42	.>100	favourable Affordability	3.24	MODERATELY UNAFFORDABLE
R36	165,000.00	4,460.00	4,171.00	53,520.00	1,338.00	756.85	AFFORDABILITY	1,029.23	2522.83	30274.00	176.79	.>100	favourable Affordability	3.08	AFFORDABLE
R37	165,000.00	4,897.00	3,682.46	58,764.00	1,469.10	756.85	AFFORDABILITY	1,130.08	2522.83	30274.00	194.11	.>100	favourable Affordability	2.81	AFFORDABLE
R38	165,000.00	3,628.00	3,100.70	43,536.00	1,088.40	756.85	AFFORDABILITY	837.23	2522.83	30274.00	143.81	.>100	favourable Affordability	3.79	MODERATELY UNAFFORDABLE

No.	HOUSE PRICE	GROSS TOTAL INCOME (HOUSEHOLDS)	NET MONTHLY HOUSEHOLD INCOME	ANNUALY INCOME	30% FOR HOUSING (HOUSEHOLDS)	ESTIMATED MONTHLY INSTALLMENT	HOUSING AFFORDABILITY	AVERAGE WEEKLY INCOME	QUALIFYING INCOME	ANNUALY QUALIFYING INCOME	AFFORDABILITY INDEX	AFFORDABILITY INDEX VALUE	MEANING	HOUSING AFFORDABILITY RATIO	INDICATOR
R39	165,000.00	3,774.40	3,365.25	45,292.80	1,132.32	756.85	AFFORDABILITY	871.02	2522.83	30274.00	149.61	.>100	Favourable Affordability	3.64	MODERATELY UNAFFORDABLE
R40	165,000.00	2,800.00	2,250.00	33,600.00	840.00	756.85	NOT AFFORDABILITY	646.15	2522.83	30274.00	110.99	<100	Unfavourable Affordability	4.91	SERIOUSLY UNAFFORDABLE
R41	165,000.00	4,910.00	4,373.90	58,920.00	1,473.00	756.85	AFFORDABILITY	1,133.08	2522.83	30274.00	194.62	.>100	Favourable Affordability	2.80	AFFORDABLE
R42	165,000.00	4,367.00	3,818.00	52,404.00	1,310.10	756.85	AFFORDABILITY	1,007.77	2522.83	30274.00	173.10	.>100	Favourable Affordability	3.15	MODERATELY UNAFFORDABLE
R43	165,000.00	4,453.00	3,535.50	53,436.00	1,335.90	756.85	AFFORDABILITY	1,027.62	2522.83	30274.00	176.51	.>100	Favourable Affordability	3.09	AFFORDABLE
R44	165,000.00	3,615.00	3,122.65	43,380.00	1,084.50	756.85	AFFORDABILITY	834.23	2522.83	30274.00	143.29	.>100	Favourable Affordability	3.80	MODERATELY UNAFFORDABLE
R45	165,000.00	3,623.40	3,174.35	43,480.80	1,087.02	756.85	AFFORDABILITY	836.17	2522.83	30274.00	143.62	.>100	Favourable Affordability	3.79	MODERATELY UNAFFORDABLE
R46	165,000.00	2,375.00	2,375.00	28,500.00	712.50	756.85	NOT AFFORDABILITY	548.08	2522.83	30274.00	94.14	<100	Unfavourable Affordability	5.79	SEVERELY UNAFFORDABLE
R47	165,000.00	5,084.20	4,010.65	61,010.40	1,525.26	756.85	AFFORDABILITY	1,173.28	2522.83	30274.00	201.53	.>100	Favourable Affordability	2.70	AFFORDABLE
R48	165,000.00	7,032.76	6,553.21	84,393.12	2,109.83	756.85	AFFORDABILITY	1,622.94	2522.83	30274.00	278.76	.>100	Favourable Affordability	1.96	AFFORDABLE
R49	165,000.00	6,318.44	5,408.44	75,821.28	1,895.53	756.85	AFFORDABILITY	1,458.10	2522.83	30274.00	250.45	.>100	Favourable Affordability	2.18	AFFORDABLE
R50	165,000.00	5,800.00	5,345.10	69,600.00	1,740.00	756.85	AFFORDABILITY	1,338.46	2522.83	30274.00	229.90	.>100	Favourable Affordability	2.37	AFFORDABLE
R51	165,000.00	3,042.00	2,208.30	36,504.00	912.60	756.85	AFFORDABILITY	702.00	2522.83	30274.00	120.58	.>100	Favourable Affordability	4.52	SERIOUSLY UNAFFORDABLE
R52	165,000.00	3,200.00	3,200.00	38,400.00	960.00	756.85	AFFORDABILITY	738.46	2522.83	30274.00	126.84	.>100	Favourable Affordability	4.30	SERIOUSLY UNAFFORDABLE
R53	165,000.00	4,360.00	3,682.50	52,320.00	1,308.00	756.85	AFFORDABILITY	1,006.15	2522.83	30274.00	172.82	.>100	Favourable Affordability	3.15	MODERATELY UNAFFORDABLE
R54	165,000.00	3,300.00	2,914.25	39,600.00	990.00	756.85	AFFORDABILITY	761.54	2522.83	30274.00	130.81	.>100	Favourable Affordability	4.17	SERIOUSLY UNAFFORDABLE
R55	165,000.00	2,520.00	2,224.15	30,240.00	756.00	756.85	NOT AFFORDABILITY	581.54	2522.83	30274.00	99.89	<100	Unfavourable Affordability	5.46	SEVERELY UNAFFORDABLE
R56	165,000.00	3,073.00	2,561.10	36,876.00	921.90	756.85	AFFORDABILITY	709.15	2522.83	30274.00	121.81	.>100	Favourable Affordability	4.47	SERIOUSLY UNAFFORDABLE
R57	165,000.00	2,364.47	2,025.52	28,373.64	709.34	756.85	NOT AFFORDABILITY	545.65	2522.83	30274.00	93.72	<100	Unfavourable Affordability	5.82	SEVERELY UNAFFORDABLE

No.	HOUSE PRICE	GROSS TOTAL INCOME (HOUSEHOLDS)	NET MONTHLY HOUSEHOLD INCOME	ANNUALY INCOME	30% FOR HOUSING (HOUSEHOLDS)	ESTIMATED MONTHLY INSTALLMENT	HOUSING AFFORDABILITY	AVERAGE WEEKLY INCOME	QUALIFYING INCOME	ANNUALY QUALIFYING INCOME	AFFORDABILITY INDEX	AFFORDABILITY INDEX VALUE	MEANING	HOUSING AFFORDABILITY RATIO	INDICATOR
R58	165,000.00	2,495.00	2,213.85	29,940.00	748.50	756.85	NOT AFFORDABILITY	575.77	2522.83	30274.00	98.90	<100	Unfavourable Affordability	5.51	SEVERELY UNAFFORDABLE
R59	165,000.00	1,810.00	1,605.30	21,720.00	543.00	756.85	NOT AFFORDABILITY	417.69	2522.83	30274.00	71.74	<100	Unfavourable Affordability	7.60	SEVERELY UNAFFORDABLE
R60	165,000.00	2,721.73	2,256.98	32,660.76	816.52	756.85	AFFORDABILITY	628.09	2522.83	30274.00	107.88	.>100	Favourable Affordability	5.05	SEVERELY UNAFFORDABLE
R61	165,000.00	2,867.00	2,527.05	34,404.00	860.10	756.85	AFFORDABILITY	661.62	2522.83	30274.00	113.64	.>100	Favourable Affordability	4.80	SERIOUSLY UNAFFORDABLE
R62	165,000.00	2,100.00	1,889.75	25,200.00	630.00	756.85	NOT AFFORDABILITY	484.62	2522.83	30274.00	83.24	<100	Unfavourable Affordability	6.55	SEVERELY UNAFFORDABLE
R63	165,000.00	2,240.00	1,992.25	26,880.00	672.00	756.85	NOT AFFORDABILITY	516.92	2522.83	30274.00	88.79	<100	Unfavourable Affordability	6.14	SEVERELY UNAFFORDABLE
R64	165,000.00	2,730.00	2,420.75	32,760.00	819.00	756.85	NOT AFFORDABILITY	630.00	2522.83	30274.00	108.21	.>100	Favourable Affordability	5.04	SEVERELY UNAFFORDABLE
R65	165,000.00	3,074.00	1,122.71	36,888.00	922.20	756.85	AFFORDABILITY	709.38	2522.83	30274.00	121.85	.>100	Favourable Affordability	4.47	SERIOUSLY UNAFFORDABLE
R66	165,000.00	2,295.00	2,053.65	27,540.00	688.50	756.85	NOT AFFORDABILITY	529.62	2522.83	30274.00	90.97	<100	Unfavourable Affordability	5.99	SEVERELY UNAFFORDABLE
R67	165,000.00	2,650.00	2,339.05	31,800.00	795.00	756.85	NOT AFFORDABILITY	611.54	2522.83	30274.00	105.04	.<100	Unfavourable Affordability	5.19	SEVERELY UNAFFORDABLE
R68	165,000.00	2,420.00	2,135.85	29,040.00	726.00	756.85	NOT AFFORDABILITY	558.46	2522.83	30274.00	95.92	<100	Unfavourable Affordability	5.68	SEVERELY UNAFFORDABLE
R69	180,000.00	2,700.00	2,384.45	32,400.00	810.00	757.00	NOT AFFORDABILITY	623.08	2523.33	30280.00	107.00	.>100	Unfavourable Affordability	5.56	SEVERELY UNAFFORDABLE
R70	165,000.00	6,496.00	6,496.00	77,952.00	1,948.80	756.85	AFFORDABILITY	1,499.08	2522.83	30274.00	257.49	.>100	Favourable Affordability	2.12	AFFORDABLE
R71	165,000.00	5,557.00	3,893.85	66,684.00	1,667.10	756.85	AFFORDABILITY	1,282.38	2522.83	30274.00	220.27	.>100	Favourable Affordability	2.47	AFFORDABLE
R72	165,000.00	8,466.43	6,525.53	101,597.16	2,539.93	756.85	AFFORDABILITY	1,953.79	2522.83	30274.00	335.59	.>100	Favourable Affordability	1.62	AFFORDABLE
R73	165,000.00	3,300.00	3,300.00	39,600.00	990.00	756.85	AFFORDABILITY	761.54	2522.83	30274.00	130.81	.>100	Favourable Affordability	4.17	SERIOUSLY UNAFFORDABLE
R74	165,000.00	1,984.70	1,637.05	23,816.40	595.41	756.85	NOT AFFORDABILITY	458.01	2522.83	30274.00	78.67	<100	Unfavourable Affordability	6.93	SEVERELY UNAFFORDABLE
R75	165,000.00	5,140.00	4,585.25	61,680.00	1,542.00	756.85	AFFORDABILITY	1,186.15	2522.83	30274.00	203.74	.>100	Favourable Affordability	2.68	AFFORDABLE
R76	165,000.00	3,870.00	2,505.00	46,440.00	1,161.00	756.85	AFFORDABILITY	893.08	2522.83	30274.00	153.40	.>100	Favourable Affordability	3.55	MODERATELY UNAFFORDABLE

No.	HOUSE PRICE	GROSS TOTAL INCOME (HOUSEHOLDS)	NET MONTHLY HOUSEHOLD INCOME	ANNUALY INCOME	30% FOR HOUSING (HOUSEHOLDS)	ESTIMATED MONTHLY INSTALLMENT	HOUSING AFFORDABILITY	AVERAGE WEEKLY INCOME	QUALIFYING INCOME	ANNUALY QUALIFYING INCOME	AFFORDABILITY INDEX	AFFORDABILITY INDEX VALUE	MEANING	HOUSING AFFORDABILITY RATIO	INDICATOR
R77	165,000.00	3,366.00	3,026.75	40,392.00	1,009.80	756.85	AFFORDABILITY	776.77	2522.83	30274.00	133.42	.>100	Favourable Affordability	4.08	SERIOUSLY UNAFFORDABLE
R78	165,000.00	4,932.20	3,463.05	59,186.40	1,479.66	756.85	AFFORDABILITY	1,138.20	2522.83	30274.00	195.50	.>100	Favourable Affordability	2.79	AFFORDABLE
R79	250,000.00	5,641.32	5,075.42	67,695.84	1,692.40	1,198.00	AFFORDABILITY	1,301.84	3993.33	47920.00	141.27	.>100	Favourable Affordability	3.69	MODERATELY UNAFFORDABLE
R80	165,000.00	5,764.44	4,885.24	69,173.28	1,729.33	756.85	AFFORDABILITY	1,330.26	2522.83	30274.00	228.49	.>100	Favourable Affordability	2.39	AFFORDABLE
R81	165,000.00	4,613.15	3,403.66	55,357.80	1,383.95	756.85	AFFORDABILITY	1,064.57	2522.83	30274.00	182.86	.>100	Favourable Affordability	2.98	AFFORDABLE
R82	165,000.00	4,751.41	3,532.82	57,016.92	1,425.42	756.85	AFFORDABILITY	1,096.48	2522.83	30274.00	188.34	.>100	Favourable Affordability	2.89	AFFORDABLE
R83	165,000.00	4,341.49	3,912.89	52,097.88	1,302.45	756.85	AFFORDABILITY	1,001.88	2522.83	30274.00	172.09	.>100	Favourable Affordability	3.17	MODERATELY UNAFFORDABLE
R84	165,000.00	4,660.07	4,274.32	55,920.84	1,398.02	756.85	AFFORDABILITY	1,075.40	2522.83	30274.00	184.72	.>100	Favourable Affordability	2.95	AFFORDABLE
R85	165,000.00	3,989.62	1,741.64	47,875.44	1,196.89	756.85	AFFORDABILITY	920.68	2522.83	30274.00	158.14	.>100	Favourable Affordability	3.45	MODERATELY UNAFFORDABLE
R86	165,000.00	3,731.00	3,236.80	44,772.00	1,119.30	756.85	AFFORDABILITY	861.00	2522.83	30274.00	147.89	.>100	Favourable Affordability	3.69	MODERATELY UNAFFORDABLE
R87	165,000.00	4,827.95	4,210.75	57,935.40	1,448.39	756.85	AFFORDABILITY	1,114.14	2522.83	30274.00	191.37	.>100	Favourable Affordability	2.85	AFFORDABLE
R88	165,000.00	5,110.00	3,834.29	61,320.00	1,533.00	756.85	AFFORDABILITY	1,179.23	2522.83	30274.00	202.55	.>100	Favourable Affordability	2.69	AFFORDABLE
R89	165,000.00	4,464.04	3,843.94	53,568.48	1,339.21	756.85	AFFORDABILITY	1,030.16	2522.83	30274.00	176.95	.>100	Favourable Affordability	3.08	AFFORDABLE
R90	165,000.00	6,296.94	5,507.34	75,563.28	1,889.08	756.85	AFFORDABILITY	1,453.14	2522.83	30274.00	249.60	.>100	Favourable Affordability	2.18	AFFORDABLE
R91	165,000.00	5,145.00	4,288.01	61,740.00	1,543.50	756.85	AFFORDABILITY	1,187.31	2522.83	30274.00	203.94	.>100	Favourable Affordability	2.67	AFFORDABLE
R92	165,000.00	3,514.32	3,116.12	42,171.84	1,054.30	756.85	AFFORDABILITY	811.00	2522.83	30274.00	139.30	.>100	Favourable Affordability	3.91	MODERATELY UNAFFORDABLE
R93	165,000.00	3,000.00	2,517.15	36,000.00	900.00	756.85	AFFORDABILITY	692.31	2522.83	30274.00	118.91	.>100	Favourable Affordability	4.58	SERIOUSLY UNAFFORDABLE
R94	165,000.00	2,550.00	2,247.35	30,600.00	765.00	756.85	NOT AFFORDABILITY	588.46	2522.83	30274.00	101.08	.<100	Unfavourable Affordability	5.39	SEVERELY UNAFFORDABLE
R95	42,000.00	2,454.00	1,526.14	29,448.00	736.20	181.55	AFFORDABILITY	566.31	605.17	7262.00	405.51	.>100	Favourable Affordability	1.43	AFFORDABLE

No.	HOUSE PRICE	GROSS TOTAL INCOME (HOUSEHOLDS)	NET MONTHLY HOUSEHOLD INCOME	ANNUALY INCOME	30% FOR HOUSING (HOUSEHOLDS)	ESTIMATED MONTHLY INSTALLMENT	HOUSING AFFORDABILITY	AVERAGE WEEKLY INCOME	QUALIFYING INCOME	ANNUALY QUALIFYING INCOME	AFFORDABILITY INDEX	AFFORDABILITY INDEX VALUE	MEANING	HOUSING AFFORDABILITY RATIO	INDICATOR
R96	42,000.00	2,564.00	2,264.25	30,768.00	769.20	181.55	AFFORDABILITY	591.69	605.17	7262.00	423.68	.>100	Favourable Affordability	1.37	AFFORDABLE
R97	42,000.00	1,650.00	1,459.45	19,800.00	495.00	181.55	AFFORDABILITY	380.77	605.17	7262.00	272.65	.>100	Favourable Affordability	2.12	AFFORDABLE
R98	42,000.00	2,200.00	1,931.85	26,400.00	660.00	181.55	AFFORDABILITY	507.69	605.17	7262.00	363.54	.>100	Favourable Affordability	1.59	AFFORDABLE
R99	42,000.00	4,335.00	2,232.40	52,020.00	1,300.50	181.55	AFFORDABILITY	1,000.38	605.17	7262.00	716.33	.>100	Favourable Affordability	0.81	AFFORDABLE
R100	42,000.00	1,600.00	1,413.15	19,200.00	480.00	181.55	AFFORDABILITY	369.23	605.17	7262.00	264.39	.>100	Favourable Affordability	2.19	AFFORDABLE
R101	42,000.00	2,000.00	1,766.35	24,000.00	600.00	181.55	AFFORDABILITY	461.54	605.17	7262.00	330.49	.>100	Favourable Affordability	1.75	AFFORDABLE
R102	42,000.00	3,652.00	2,528.65	43,824.00	1,095.60	181.55	AFFORDABILITY	842.77	605.17	7262.00	603.47	.>100	Favourable Affordability	0.96	AFFORDABLE
R103	42,000.00	3,100.00	2,925.15	37,200.00	930.00	181.55	AFFORDABILITY	715.38	605.17	7262.00	512.26	.>100	Favourable Affordability	1.13	AFFORDABLE
R104	42,000.00	1,600.00	1,410.25	19,200.00	480.00	181.55	AFFORDABILITY	369.23	605.17	7262.00	264.39	.>100	Favourable Affordability	2.19	AFFORDABLE
R105	42,000.00	1,600.00	1,413.15	19,200.00	480.00	181.55	AFFORDABILITY	369.23	605.17	7262.00	264.39	.>100	Favourable Affordability	2.19	AFFORDABLE
R106	42,000.00	2,500.00	2,207.85	30,000.00	750.00	181.55	AFFORDABILITY	576.92	605.17	7262.00	413.11	.>100	Favourable Affordability	1.40	AFFORDABLE
R107	42,000.00	2,920.00	2,535.77	35,040.00	876.00	181.55	AFFORDABILITY	673.85	605.17	7262.00	482.51	.>100	Favourable Affordability	1.20	AFFORDABLE
R655	180,000.00	2,442.84	2,039.84	29,314.08	732.85	778.00	NOT AFFORDABILITY	563.73	2593.63	31123.56	94.19	<100	Unfavourable Affordability	6.14	SEVERELY UNAFFORDABLE
R665	250,000.00	2,750.00	2,461.15	33,000.00	825.00	1,080.00	NOT AFFORDABILITY	634.62	3600.00	43200.00	76.39	<100	Unfavourable Affordability	7.58	SEVERELY UNAFFORDABLE
R666	250,000.00	2,600.00	2,348.15	31,200.00	780.00	1,080.00	NOT AFFORDABILITY	600.00	3600.00	43200.00	72.22	<100	Unfavourable Affordability	8.01	SEVERELY UNAFFORDABLE
R111	42,000.00	1,830.00	1,623.05	21,960.00	549.00	181.55	AFFORDABILITY	422.31	605.17	7262.00	302.40	.>100	Favourable Affordability	1.91	AFFORDABLE
R112	42,000.00	2,166.58	1,760.83	25,998.96	649.97	181.55	AFFORDABILITY	499.98	605.17	7262.00	358.01	.>100	Favourable Affordability	1.62	AFFORDABLE
R113	42,000.00	2,267.00	1,660.75	27,204.00	680.10	181.55	AFFORDABILITY	523.15	605.17	7262.00	374.61	.>100	Favourable Affordability	1.54	AFFORDABLE
R340	180,000.00	4,741.77	4,194.90	56,901.24	1,422.53	790.00	AFFORDABILITY	1,094.25	2633.33	31600.00	180.07	.>100	Favourable Affordability	3.16	MODERATELY UNAFFORDABLE

No.	HOUSE PRICE	GROSS TOTAL INCOME (HOUSEHOLDS)	NET MONTHLY HOUSEHOLD INCOME	ANNUALY INCOME	30% FOR HOUSING (HOUSEHOLDS)	ESTIMATED MONTHLY INSTALLMENT	HOUSING AFFORDABILITY	AVERAGE WEEKLY INCOME	QUALIFYING INCOME	ANNUALY QUALIFYING INCOME	AFFORDABILITY INDEX	AFFORDABILITY INDEX VALUE	MEANING	HOUSING AFFORDABILITY RATIO	INDICATOR
R667	250,000.00	3,300.00	2,980.75	39,600.00	990.00	1,080.00	NOT AFFORDABILITY	761.54	3600.00	43200.00	91.67	<100	Unfavourable Affordability	6.31	SEVERELY UNAFFORDABLE
R676	200,000.00	2,500.00	2,207.85	30,000.00	750.00	864.00	NOT AFFORDABILITY	576.92	2881.80	34581.60	86.75	<100	Unfavourable Affordability	6.67	SEVERELY UNAFFORDABLE
R117	42,000.00	2,367.00	1,693.25	28,404.00	710.10	181.55	AFFORDABILITY	546.23	605.17	7262.00	391.13	.>100	Favourable Affordability	1.48	AFFORDABLE
R118	42,000.00	2,043.00	1,675.62	24,516.00	612.90	181.55	AFFORDABILITY	471.46	605.17	7262.00	337.59	.>100	Favourable Affordability	1.71	AFFORDABLE
R119	42,000.00	4,782.69	3,088.42	57,392.28	1,434.81	181.55	AFFORDABILITY	1,103.70	605.17	7262.00	790.31	.>100	Favourable Affordability	0.73	AFFORDABLE
R120	42,000.00	1,900.00	1,754.55	22,800.00	570.00	181.55	AFFORDABILITY	438.46	605.17	7262.00	313.96	.>100	Favourable Affordability	1.84	AFFORDABLE
R121	42,000.00	2,009.15	1,773.90	24,109.80	602.75	181.55	AFFORDABILITY	463.65	605.17	7262.00	332.00	.>100	Favourable Affordability	1.74	AFFORDABLE
R122	42,000.00	2,258.24	2,009.24	27,098.88	677.47	181.55	AFFORDABILITY	521.13	605.17	7262.00	373.16	.>100	Favourable Affordability	1.55	AFFORDABLE
R123	42,000.00	2,579.56	2,384.56	30,954.72	773.87	181.55	AFFORDABILITY	595.28	605.17	7262.00	426.26	.>100	Favourable Affordability	1.36	AFFORDABLE
R124	220,000.00	8,156.55	7,513.55	97,878.60	2,446.97	951.00	AFFORDABILITY	1,882.28	3170.00	38040.00	257.30	.>100	Favourable Affordability	2.25	AFFORDABLE
R125	220,000.00	5,424.00	3,967.68	65,088.00	1,627.20	951.00	AFFORDABILITY	1,251.69	3170.00	38040.00	171.10	.>100	Favourable Affordability	3.38	MODERATELY UNAFFORDABLE
R126	220,000.00	5,761.00	5,045.60	69,132.00	1,728.30	951.00	AFFORDABILITY	1,329.46	3170.00	38040.00	181.74	.>100	Favourable Affordability	3.18	MODERATELY UNAFFORDABLE
R127	220,000.00	4,580.00	4,233.35	54,960.00	1,374.00	951.00	AFFORDABILITY	1,056.92	3170.00	38040.00	144.48	.>100	Favourable Affordability	4.00	SERIOUSLY UNAFFORDABLE
R128	180,000.00	3,000.00	2,672.75	36,000.00	900.00	698.00	AFFORDABILITY	692.31	2326.67	27920.00	128.94	.>100	Favourable Affordability	5.00	SEVERELY UNAFFORDABLE
R129	220,000.00	3,300.00	3,300.00	39,600.00	990.00	951.00	NOT AFFORDABILITY	761.54	3170.00	38040.00	104.10	.<100	Unfavourable Affordability	5.56	SEVERELY UNAFFORDABLE
R130	220,000.00	5,435.00	4,722.04	65,220.00	1,630.50	951.00	AFFORDABILITY	1,254.23	3170.00	38040.00	171.45	.>100	Favourable Affordability	3.37	MODERATELY UNAFFORDABLE
R131	180,000.00	2,650.00	2,337.75	31,800.00	795.00	820.00	NOT AFFORDABILITY	611.54	2733.33	32800.00	96.95	<100	Unfavourable Affordability	5.66	SEVERELY UNAFFORDABLE
R132	220,000.00	5,588.00	4,642.20	67,056.00	1,676.40	951.00	AFFORDABILITY	1,289.54	3170.00	38040.00	176.28	.>100	Favourable Affordability	3.28	MODERATELY UNAFFORDABLE
R133	220,000.00	4,501.95	3,782.95	54,023.40	1,350.59	951.00	AFFORDABILITY	1,038.91	3170.00	38040.00	142.02	.>100	Favourable Affordability	4.07	SERIOUSLY UNAFFORDABLE

No.	HOUSE PRICE	GROSS TOTAL INCOME (HOUSEHOLDS)	NET MONTHLY HOUSEHOLD INCOME	ANNUALY INCOME	30% FOR HOUSING (HOUSEHOLDS)	ESTIMATED MONTHLY INSTALLMENT	HOUSING AFFORDABILITY	AVERAGE WEEKLY INCOME	QUALIFYING INCOME	ANNUALY QUALIFYING INCOME	AFFORDABILITY INDEX	AFFORDABILITY INDEX VALUE	MEANING	HOUSING AFFORDABILITY RATIO	INDICATOR
R134	220,000.00	8,645.02	6,213.87	103,740.24	2,593.51	951.00	AFFORDABILITY	1,995.00	3170.00	38040.00	272.71	.>100	Favourable Affordability	2.12	AFFORDABLE
R135	220,000.00	3,200.00	2,812.25	38,400.00	960.00	951.00	NOT AFFORDABILITY	738.46	3170.00	38040.00	100.95	<100	Unfavourable Affordability	5.73	SEVERELY UNAFFORDABLE
R136	220,000.00	2,349.15	1,541.15	28,189.80	704.75	951.00	NOT AFFORDABILITY	542.11	3170.00	38040.00	74.11	<100	Unfavourable Affordability	7.80	SEVERELY UNAFFORDABLE
R137	220,000.00	5,100.00	4,538.60	61,200.00	1,530.00	951.00	AFFORDABILITY	1,176.92	3170.00	38040.00	160.88	.>100	Favourable Affordability	3.59	MODERATELY UNAFFORDABLE
R138	220,000.00	5,710.00	5,273.75	68,520.00	1,713.00	951.00	AFFORDABILITY	1,317.69	3170.00	38040.00	180.13	.>100	Favourable Affordability	3.21	MODERATELY UNAFFORDABLE
R139	220,000.00	6,926.57	6,218.67	83,118.84	2,077.97	951.00	AFFORDABILITY	1,598.44	3170.00	38040.00	218.50	.>100	Favourable Affordability	2.65	AFFORDABLE
R140	220,000.00	5,450.00	4,300.55	65,400.00	1,635.00	951.00	AFFORDABILITY	1,257.69	3170.00	38040.00	171.92	.>100	Favourable Affordability	3.36	MODERATELY UNAFFORDABLE
R141	220,000.00	4,390.00	3,872.00	52,680.00	1,317.00	951.00	AFFORDABILITY	1,013.08	3170.00	38040.00	138.49	.>100	Favourable Affordability	4.18	SERIOUSLY UNAFFORDABLE
R142	220,000.00	5,317.07	3,768.42	63,804.84	1,595.12	951.00	AFFORDABILITY	1,227.02	3170.00	38040.00	167.73	.>100	Favourable Affordability	3.45	MODERATELY UNAFFORDABLE
R483	250,000.00	2,477.77	2,187.62	29,733.24	743.33	1,080.68	NOT AFFORDABILITY	571.79	3602.27	43227.20	68.78	<100	Unfavourable Affordability	8.41	SEVERELY UNAFFORDABLE
R484	250,000.00	1,800.00	1,589.75	21,600.00	540.00	1,080.68	NOT AFFORDABILITY	415.38	3602.27	43227.20	49.97	<100	Unfavourable Affordability	11.57	SEVERELY UNAFFORDABLE
R485	250,000.00	3,100.00	2,737.65	37,200.00	930.00	1,080.68	NOT AFFORDABILITY	715.38	3602.27	43227.20	86.06	<100	Unfavourable Affordability	6.72	SEVERELY UNAFFORDABLE
R146	220,000.00	6,977.00	4,232.20	83,724.00	2,093.10	951.00	AFFORDABILITY	1,610.08	3170.00	38040.00	220.09	.>100	Favourable Affordability	2.63	AFFORDABLE
R487	192,000.00	1,733.00	1,520.75	20,796.00	519.90	829.96	NOT AFFORDABILITY	399.92	2766.67	33200.04	62.64	<100100	Unfavourable Affordability	9.23	SEVERELY UNAFFORDABLE
R148	220,000.00	5,889.89	5,541.89	70,678.68	1,766.97	951.00	AFFORDABILITY	1,359.21	3170.00	38040.00	185.80	.>100	Favourable Affordability	3.11	MODERATELY UNAFFORDABLE
R149	220,000.00	5,187.95	3,586.95	62,255.40	1,556.39	951.00	AFFORDABILITY	1,197.22	3170.00	38040.00	163.66	.>100	Favourable Affordability	3.53	MODERATELY UNAFFORDABLE
R150	220,000.00	4,500.00	3,909.15	54,000.00	1,350.00	951.00	AFFORDABILITY	1,038.46	3170.00	38040.00	141.96	.>100	Favourable Affordability	4.07	SERIOUSLY UNAFFORDABLE
R151	220,000.00	5,800.00	5,817.10	69,600.00	1,740.00	951.00	AFFORDABILITY	1,338.46	3170.00	38040.00	182.97	.>100	Favourable Affordability	3.16	MODERATELY UNAFFORDABLE
R152	220,000.00	3,928.00	3,406.00	47,136.00	1,178.40	951.00	AFFORDABILITY	906.46	3170.00	38040.00	123.91	.>100	Favourable Affordability	4.67	SERIOUSLY UNAFFORDABLE

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No.	HOUSE PRICE	GROSS TOTAL INCOME (HOUSEHOLDS)	NET MONTHLY HOUSEHOLD INCOME	ANNUALY INCOME	30% FOR HOUSING (HOUSEHOLDS)	ESTIMATED MONTHLY INSTALLMENT	HOUSING AFFORDABILITY	AVERAGE WEEKLY INCOME	QUALIFYING INCOME	ANNUALY QUALIFYING INCOME	AFFORDABILITY INDEX	AFFORDABILITY INDEX VALUE	MEANING	HOUSING AFFORDABILITY RATIO	INDICATOR
R153	220,000.00	4,600.00	4,109.05	55,200.00	1,380.00	951.00	AFFORDABILITY	1,061.54	3170.00	38040.00	145.11	.>100	Favourable Affordability	3.99	MODERATELY UNAFFORDABLE
R154	220,000.00	3,094.15	2,774.20	37,129.80	928.25	951.00	NOT AFFORDABILITY	714.03	3170.00	38040.00	97.61	<100	Unfavourable Affordability	5.93	SEVERELY UNAFFORDABLE
R155	220,000.00	6,300.00	5,607.20	75,600.00	1,890.00	951.00	AFFORDABILITY	1,453.85	3170.00	38040.00	198.74	.>100	Favourable Affordability	2.91	AFFORDABLE
R156	220,000.00	4,500.00	4,500.00	54,000.00	1,350.00	951.00	AFFORDABILITY	1,038.46	3170.00	38040.00	141.96	.>100	Favourable Affordability	4.07	SERIOUSLY UNAFFORDABLE
R157	220,000.00	6,341.00	5,552.30	76,092.00	1,902.30	951.00	AFFORDABILITY	1,463.31	3170.00	38040.00	200.03	.>100	Favourable Affordability	2.89	AFFORDABLE
R158	150,000.00	3,455.00	3,057.00	41,460.00	1,036.50	648.41	AFFORDABILITY	797.31	2161.37	25936.40	159.85	.>100	Favourable Affordability	3.62	MODERATELY UNAFFORDABLE
R159	150,000.00	5,445.00	3,593.38	65,340.00	1,633.50	648.41	AFFORDABILITY	1,256.54	2161.37	25936.40	251.92	.>100	Favourable Affordability	2.30	AFFORDABLE
R160	100,000.00	6,727.43	2,469.33	80,729.16	2,018.23	432.27	AFFORDABILITY	1,552.48	1440.90	17290.80	466.89	.>100	Favourable Affordability	1.24	AFFORDABLE
R677	220,000.00	2,950.00	2,603.35	35,400.00	885.00	951.00	NOT AFFORDABILITY	680.77	3170.00	38040.00	93.06	<100	Unfavourable Affordability	6.21	SEVERELY UNAFFORDABLE
R678	220,000.00	2,880.00	2,429.20	34,560.00	864.00	951.00	NOT AFFORDABILITY	664.62	3170.00	38040.00	90.85	<100	Unfavourable Affordability	6.37	SEVERELY UNAFFORDABLE
R524	162,000.00	1,923.00	1,695.35	23,076.00	576.90	778.24	NOT AFFORDABILITY	443.77	2594.13	31129.60	74.13	<100	Unfavourable Affordability	7.02	SEVERELY UNAFFORDABLE
R164	100,000.00	3,458.04	2,926.04	41,496.48	1,037.41	432.27	AFFORDABILITY	798.01	1440.90	17290.80	239.99	.>100	Favourable Affordability	2.41	AFFORDABLE
R167	180,000.00	4,836.70	4,450.85	58,040.40	1,451.01	798.00	AFFORDABILITY	1,116.16	2660.00	31920.00	181.83	.>100	Favourable Affordability	3.10	AFFORDABLE
R168	100,000.00	5,198.96	6,157.61	62,387.52	1,559.69	432.27	AFFORDABILITY	1,199.76	1440.90	17290.80	360.81	.>100	Favourable Affordability	1.60	AFFORDABLE
R169	100,000.00	6,775.98	4,910.35	81,311.76	2,032.79	432.27	AFFORDABILITY	1,563.69	1440.90	17290.80	470.26	.>100	Favourable Affordability	1.23	AFFORDABLE
R170	100,000.00	2,300.00	2,158.25	27,600.00	690.00	432.27	AFFORDABILITY	530.77	1440.90	17290.80	159.62	.>100	Favourable Affordability	3.62	MODERATELY UNAFFORDABLE
R171	100,000.00	3,450.00	3,037.35	41,400.00	1,035.00	432.27	AFFORDABILITY	796.15	1440.90	17290.80	239.43	.>100	Favourable Affordability	2.42	AFFORDABLE
R172	100,000.00	2,137.00	1,828.15	25,644.00	641.10	432.27	AFFORDABILITY	493.15	1440.90	17290.80	148.31	.>100	Favourable Affordability	3.90	MODERATELY UNAFFORDABLE
R173	100,000.00	1,750.00	1,559.00	21,000.00	525.00	432.27	NOT AFFORDABILITY	403.85	1440.90	17290.80	121.45	<100	Unfavourable Affordability	4.76	SERIOUSLY UNAFFORDABLE

No.	HOUSE PRICE	GROSS TOTAL INCOME (HOUSEHOLDS)	NET MONTHLY HOUSEHOLD INCOME	ANNUALY INCOME	30% FOR HOUSING (HOUSEHOLDS)	ESTIMATED MONTHLY INSTALLMENT	HOUSING AFFORDABILITY	AVERAGE WEEKLY INCOME	QUALIFYING INCOME	ANNUALY QUALIFYING INCOME	AFFORDABILITY INDEX	AFFORDABILITY INDEX VALUE	MEANING	HOUSING AFFORDABILITY RATIO	INDICATOR
R174	100,000.00	2,505.00	2,029.35	30,060.00	751.50	432.27	AFFORDABILITY	578.08	1440.90	17290.80	173.85	.>100	Favourable Affordability	3.33	MODERATELY UNAFFORDABLE
R175	100,000.00	2,600.00	2,296.15	31,200.00	780.00	432.27	AFFORDABILITY	600.00	1440.90	17290.80	180.44	.>100	Favourable Affordability	3.21	MODERATELY UNAFFORDABLE
R176	100,000.00	2,739.52	2,431.07	32,874.24	821.86	432.27	AFFORDABILITY	632.20	1440.90	17290.80	190.13	.>100	Favourable Affordability	3.04	AFFORDABLE
R177	100,000.00	2,275.00	1,318.00	27,300.00	682.50	432.27	AFFORDABILITY	525.00	1440.90	17290.80	157.89	.>100	Favourable Affordability	3.66	MODERATELY UNAFFORDABLE
R178	100,000.00	7,630.09	6,444.02	91,561.08	2,289.03	432.27	AFFORDABILITY	1,760.79	1440.90	17290.80	529.54	.>100	Favourable Affordability	1.09	AFFORDABLE
R179	100,000.00	3,519.05	1,665.02	42,228.60	1,055.72	432.27	AFFORDABILITY	812.09	1440.90	17290.80	244.23	.>100	Favourable Affordability	2.37	AFFORDABLE
R180	100,000.00	2,458.24	905.24	29,498.88	737.47	432.27	AFFORDABILITY	567.29	1440.90	17290.80	170.60	.>100	Favourable Affordability	3.39	MODERATELY UNAFFORDABLE
R181	100,000.00	3,096.28	2,735.03	37,155.36	928.88	432.27	AFFORDABILITY	714.53	1440.90	17290.80	214.89	.>100	Favourable Affordability	2.69	AFFORDABLE
R182	100,000.00	2,458.00	2,407.00	29,496.00	737.40	432.27	AFFORDABILITY	567.23	1440.90	17290.80	170.59	.>100	Favourable Affordability	3.39	MODERATELY UNAFFORDABLE
R183	100,000.00	4,950.00	4,380.20	59,400.00	1,485.00	432.27	AFFORDABILITY	1,142.31	1440.90	17290.80	343.54	.>100	Favourable Affordability	1.68	AFFORDABLE
R184	100,000.00	2,727.75	2,493.10	32,733.00	818.33	432.27	AFFORDABILITY	629.48	1440.90	17290.80	189.31	.>100	Favourable Affordability	3.06	AFFORDABLE
R185	100,000.00	5,533.00	4,696.71	66,396.00	1,659.90	432.27	AFFORDABILITY	1,276.85	1440.90	17290.80	384.00	.>100	Favourable Affordability	1.51	AFFORDABLE
R186	100,000.00	2,750.00	2,426.75	33,000.00	825.00	432.27	AFFORDABILITY	634.62	1440.90	17290.80	190.85	.>100	Favourable Affordability	3.03	AFFORDABLE
R187	100,000.00	3,998.65	3,685.75	47,983.80	1,199.60	432.27	AFFORDABILITY	922.77	1440.90	17290.80	277.51	.>100	Favourable Affordability	2.08	AFFORDABLE
R188	100,000.00	1,390.00	1,231.25	16,680.00	417.00	432.27	NOT AFFORDABILITY	320.77	1440.90	17290.80	96.47	<100	Unfavourable Affordability	6.00	SEVERELY UNAFFORDABLE
R189	100,000.00	1,920.00	1,708.00	23,040.00	576.00	432.27	AFFORDABILITY	443.08	1440.90	17290.80	133.25	.>100	Favourable Affordability	4.34	SERIOUSLY UNAFFORDABLE
R190	100,000.00	2,430.00	2,208.05	29,160.00	729.00	432.27	AFFORDABILITY	560.77	1440.90	17290.80	168.64	.>100	Favourable Affordability	3.43	MODERATELY UNAFFORDABLE
R191	100,000.00	2,500.00	2,207.88	30,000.00	750.00	432.27	AFFORDABILITY	576.92	1440.90	17290.80	173.50	.>100	Favourable Affordability	3.33	MODERATELY UNAFFORDABLE
R192	100,000.00	2,250.00	1,905.00	27,000.00	675.00	432.27	AFFORDABILITY	519.23	1440.90	17290.80	156.15	.>100	Favourable Affordability	3.70	MODERATELY UNAFFORDABLE

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No.	HOUSE PRICE	GROSS TOTAL INCOME (HOUSEHOLDS)	NET MONTHLY HOUSEHOLD INCOME	ANNUALY INCOME	30% FOR HOUSING (HOUSEHOLDS)	ESTIMATED MONTHLY INSTALLMENT	HOUSING AFFORDABILITY	AVERAGE WEEKLY INCOME	QUALIFYING INCOME	ANNUALY QUALIFYING INCOME	AFFORDABILITY INDEX	AFFORDABILITY INDEX VALUE	MEANING	HOUSING AFFORDABILITY RATIO	INDICATOR
R193	180,000.00	4,400.00	3,788.90	52,800.00	1,320.00	718.00	AFFORDABILITY	1,015.38	2393.33	28720.00	183.84	.>100	Favourable Affordability	3.41	MODERATELY UNAFFORDABLE
R194	192,000.00	5,872.93	4,611.18	70,475.16	1,761.88	432.27	AFFORDABILITY	1,355.29	1440.90	17290.80	407.59	.>100	Favourable Affordability	2.72	AFFORDABLE
R195	100,000.00	5,131.00	4,442.70	61,572.00	1,539.30	432.27	AFFORDABILITY	1,184.08	1440.90	17290.80	356.10	.>100	Favourable Affordability	1.62	AFFORDABLE
R196	100,000.00	3,000.00	2,743.20	36,000.00	900.00	432.27	AFFORDABILITY	692.31	1440.90	17290.80	208.20	.>100	Favourable Affordability	2.78	AFFORDABLE
R197	250,000.00	7,790.41	5,065.41	93,484.92	2,337.12	432.27	AFFORDABILITY	1,797.79	1440.90	17290.80	540.66	.>100	Favourable Affordability	2.67	AFFORDABLE
R198	100,000.00	2,730.00	2,436.45	32,760.00	819.00	432.27	AFFORDABILITY	630.00	1440.90	17290.80	189.46	.>100	Favourable Affordability	3.05	AFFORDABLE
R199	100,000.00	2,689.16	2,401.36	32,269.92	806.75	432.27	AFFORDABILITY	620.58	1440.90	17290.80	186.63	.>100	Favourable Affordability	3.10	AFFORDABLE
R200	100,000.00	2,293.27	2,079.21	27,519.24	687.98	432.27	AFFORDABILITY	529.22	1440.90	17290.80	159.16	.>100	Favourable Affordability	3.63	MODERATELY UNAFFORDABLE
R201	100,000.00	2,500.00	2,307.85	30,000.00	750.00	432.27	AFFORDABILITY	576.92	1440.90	17290.80	173.50	.>100	Favourable Affordability	3.33	MODERATELY UNAFFORDABLE
R202	100,000.00	3,600.00	3,076.25	43,200.00	1,080.00	432.27	AFFORDABILITY	830.77	1440.90	17290.80	249.84	.>100	Favourable Affordability	2.31	AFFORDABLE
R203	100,000.00	4,300.00	3,832.00	51,600.00	1,290.00	432.27	AFFORDABILITY	992.31	1440.90	17290.80	298.42	.>100	Favourable Affordability	1.94	AFFORDABLE
R204	100,000.00	2,840.00	2,553.35	34,080.00	852.00	432.27	AFFORDABILITY	655.38	1440.90	17290.80	197.10	.>100	Favourable Affordability	2.93	AFFORDABLE
R205	100,000.00	2,536.73	2,340.98	30,440.76	761.02	432.27	AFFORDABILITY	585.40	1440.90	17290.80	176.05	.>100	Favourable Affordability	3.29	MODERATELY UNAFFORDABLE
R206	100,000.00	3,100.00	2,737.65	37,200.00	930.00	432.27	AFFORDABILITY	715.38	1440.90	17290.80	215.14	.>100	Favourable Affordability	2.69	AFFORDABLE
R207	100,000.00	5,465.73	2,256.40	65,588.76	1,639.72	432.27	AFFORDABILITY	1,261.32	1440.90	17290.80	379.33	.>100	Favourable Affordability	1.52	AFFORDABLE
R208	100,000.00	4,760.33	4,182.58	57,123.96	1,428.10	432.27	AFFORDABILITY	1,098.54	1440.90	17290.80	330.37	.>100	Favourable Affordability	1.75	AFFORDABLE
R209	100,000.00	2,270.00	1,868.00	27,240.00	681.00	432.27	AFFORDABILITY	523.85	1440.90	17290.80	157.54	.>100	Favourable Affordability	3.67	MODERATELY UNAFFORDABLE
R210	100,000.00	1,512.00	1,405.00	18,144.00	453.60	432.27	NOT AFFORDABILITY	348.92	1440.90	17290.80	104.93	.>100	Unfavourable Affordability	5.51	SEVERELY UNAFFORDABLE
R211	180,000.00	3,500.00	3,090.85	42,000.00	1,050.00	840.00	AFFORDABILITY	807.69	2800.00	33600.00	125.00	.>100	Favourable Affordability	4.29	SERIOUSLY UNAFFORDABLE

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R212	180,000.00	3,383.50	2,665.95	40,602.00	1,015.05	715.00	AFFORDABILITY	780.81	2383.33	28600.00	141.97	.>100	Favourable Affordability	4.43	SERIOUSLY UNAFFORDABLE
R213	100,000.00	2,358.00	2,098.00	28,296.00	707.40	432.27	AFFORDABILITY	544.15	1440.90	17290.80	163.65	.>100	Favourable Affordability	3.53	MODERATELY UNAFFORDABLE
R214	100,000.00	2,930.00	2,577.35	35,160.00	879.00	432.27	AFFORDABILITY	676.15	1440.90	17290.80	203.35	.>100	Favourable Affordability	2.84	AFFORDABLE
R215	100,000.00	3,500.00	3,167.70	42,000.00	1,050.00	432.27	AFFORDABILITY	807.69	1440.90	17290.80	242.90	.>100	Favourable Affordability	2.38	AFFORDABLE
R216	180,000.00	4,179.54	3,437.89	50,154.48	1,253.86	949.35	AFFORDABILITY	964.51	3164.50	37974.00	132.08	.>100	Favourable Affordability	3.59	MODERATELY UNAFFORDABLE
R217	250,000.00	3,388.61	3,388.61	40,663.32	1,016.58	1,080.00	NOT AFFORDABILITY	781.99	3600.00	43200.00	94.13	<100	Unfavourable Affordability	6.15	SEVERELY UNAFFORDABLE
R218	100,000.00	2,280.00	1,979.25	27,360.00	684.00	480.39	AFFORDABILITY	526.15	1601.30	19215.60	142.38	.>100	Favourable Affordability	3.65	MODERATELY UNAFFORDABLE
R219	100,000.00	3,919.15	3,553.40	47,029.80	1,175.75	480.39	AFFORDABILITY	904.42	1601.30	19215.60	244.75	.>100	Favourable Affordability	2.13	AFFORDABLE
R220	100,000.00	3,365.00	2,279.75	40,380.00	1,009.50	480.39	AFFORDABILITY	776.54	1601.30	19215.60	210.14	.>100	Favourable Affordability	2.48	AFFORDABLE
R221	100,000.00	3,380.00	2,982.10	40,560.00	1,014.00	480.39	AFFORDABILITY	780.00	1601.30	19215.60	211.08	.>100	Favourable Affordability	2.47	AFFORDABLE
R222	100,000.00	3,362.20	3,,051.15	40,346.40	1,008.66	480.39	AFFORDABILITY	775.89	1601.30	19215.60	209.97	.>100	Favourable Affordability	2.48	AFFORDABLE
R223	100,000.00	5,908.00	5,378.10	70,896.00	1,772.40	480.39	AFFORDABILITY	1,363.38	1601.30	19215.60	368.95	.>100	Favourable Affordability	1.41	AFFORDABLE
R224	100,000.00	3,182.26	2,661.61	38,187.12	954.68	480.39	AFFORDABILITY	734.37	1601.30	19215.60	198.73	.>100	Favourable Affordability	2.62	AFFORDABLE
R225	100,000.00	2,430.00	2,103.85	29,160.00	729.00	480.39	AFFORDABILITY	560.77	1601.30	19215.60	151.75	.>100	Favourable Affordability	3.43	MODERATELY UNAFFORDABLE
R226	100,000.00	2,500.00	2,212.75	30,000.00	750.00	480.39	AFFORDABILITY	576.92	1601.30	19215.60	156.12	.>100	Favourable Affordability	3.33	MODERATELY UNAFFORDABLE
R227	100,000.00	1,400.00	1,344.00	16,800.00	420.00	480.39	NOT AFFORDABILITY	323.08	1601.30	19215.60	87.43	<100	Unfavourable Affordability	5.95	SEVERELY UNAFFORDABLE
R228	100,000.00	2,708.00	1,742.70	32,496.00	812.40	480.39	AFFORDABILITY	624.92	1601.30	19215.60	169.11	.>100	Favourable Affordability	3.08	AFFORDABLE
R229	100,000.00	3,965.00	3,283.15	47,580.00	1,189.50	480.39	AFFORDABILITY	915.00	1601.30	19215.60	247.61	.>100	Favourable Affordability	2.10	AFFORDABLE
R230	100,000.00	3,026.22	1,761.82	36,314.64	907.87	480.39	AFFORDABILITY	698.36	1601.30	19215.60	188.99	.>100	Favourable Affordability	2.75	AFFORDABLE

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R231	100,000.00	2,435.28	1,584.28	29,223.36	730.58	480.39	AFFORDABILITY	561.99	1601.30	19215.60	152.08	>100	Favourable Affordability	3.42	MODERATELY UNAFFORDABLE
R232	100,000.00	6,346.15	5,385.43	76,153.80	1,903.85	480.39	AFFORDABILITY	1,464.50	1601.30	19215.60	396.31	.>100	Favourable Affordability	1.31	AFFORDABLE
R492	192,000.00	2,500.00	2,242.95	30,000.00	750.00	830.00	NOT AFFORDABILITY	576.92	2766.67	33200.04	90.36	<100	Unfavourable Affordability	6.40	SEVERELY UNAFFORDABLE
R234	180,000.00	5,010.00	3,755.90	60,120.00	1,503.00	824.00	AFFORDABILITY	1,156.15	2746.67	32960.00	182.40	.>100	Favourable Affordability	2.99	AFFORDABLE
R235	100,000.00	3,317.00	3,126.00	39,804.00	995.10	480.39	AFFORDABILITY	765.46	1601.30	19215.60	207.14	.>100	Favourable Affordability	2.51	AFFORDABLE
R236	100,000.00	6,669.02	5,102.80	80,028.24	2,000.71	480.39	AFFORDABILITY	1,539.00	1601.30	19215.60	416.48	.>100	Favourable Affordability	1.25	AFFORDABLE
R237	100,000.00	3,326.00	2,774.50	39,912.00	997.80	480.39	AFFORDABILITY	767.54	1601.30	19215.60	207.71	.>100	Favourable Affordability	2.51	AFFORDABLE
R238	100,000.00	6,303.83	5,894.83	75,645.96	1,891.15	480.39	AFFORDABILITY	1,454.73	1601.30	19215.60	393.67	.>100	Favourable Affordability	1.32	AFFORDABLE
R239	100,000.00	2,558.00	2,156.00	30,696.00	767.40	480.39	AFFORDABILITY	590.31	1601.30	19215.60	159.75	>100	Favourable Affordability	3.26	MODERATELY UNAFFORDABLE
R503	225,000.00	2,096.77	1,830.52	25,161.24	629.03	972.00	NOT AFFORDABILITY	483.87	3240.00	38880.00	64.72	<100	Unfavourable Affordability	8.94	SEVERELY UNAFFORDABLE
R241	100,000.00	3,560.44	2,294.44	42,725.28	1,068.13	480.39	AFFORDABILITY	821.64	1601.30	19215.60	222.35	.>100	Favourable Affordability	2.34	AFFORDABLE
R242	100,000.00	4,874.57	4,469.72	58,494.84	1,462.37	480.39	AFFORDABILITY	1,124.90	1601.30	19215.60	304.41	.>100	Favourable Affordability	1.71	AFFORDABLE
R243	100,000.00	3,150.00	2,855.25	37,800.00	945.00	480.39	AFFORDABILITY	726.92	1601.30	19215.60	196.72	.>100	Favourable Affordability	2.65	AFFORDABLE
R244	100,000.00	6,492.46	5,054.40	77,909.52	1,947.74	480.39	AFFORDABILITY	1,498.26	1601.30	19215.60	405.45	.>100	Favourable Affordability	1.28	AFFORDABLE
R245	100,000.00	3,595.00	3,253.10	43,140.00	1,078.50	480.39	AFFORDABILITY	829.62	1601.30	19215.60	224.51	.>100	Favourable Affordability	2.32	AFFORDABLE
R246	250,000.00	2,460.40	2,097.85	29,524.80	738.12	1,173.00	NOT AFFORDABILITY	567.78	3910.00	46920.00	62.93	<100	Unfavourable Affordability	8.47	SEVERELY UNAFFORDABLE
R247	100,000.00	5,811.45	3,712.19	69,737.40	1,743.44	480.39	AFFORDABILITY	1,341.10	1601.30	19215.60	362.92	.>100	Favourable Affordability	1.43	AFFORDABLE
R248	100,000.00	3,300.00	2,949.35	39,600.00	990.00	480.39	AFFORDABILITY	761.54	1601.30	19215.60	206.08	.>100	Favourable Affordability	2.53	AFFORDABLE
R249	100,000.00	4,350.00	3,779.07	52,200.00	1,305.00	480.39	AFFORDABILITY	1,003.85	1601.30	19215.60	271.65	.>100	Favourable Affordability	1.92	AFFORDABLE

No.	HOUSE PRICE	GROSS TOTAL INCOME (HOUSEHOLDS)	NET MONTHLY HOUSEHOLD INCOME	ANNUALY INCOME	30% FOR HOUSING (HOUSEHOLDS)	ESTIMATED MONTHLY INSTALLMENT	HOUSING AFFORDABILITY	AVERAGE WEEKLY INCOME	QUALIFYING INCOME	ANNUALY QUALIFYING INCOME	AFFORDABILITY INDEX	AFFORDABILITY INDEX VALUE	MEANING	HOUSING AFFORDABILITY RATIO	INDICATOR
R250	100,000.00	3,419.27	2,620.27	41,031.24	1,025.78	480.39	AFFORDABILITY	789.06	1601.30	19215.60	213.53	.>100	Favourable Affordability	2.44	AFFORDABLE
R251	100,000.00	3,419.27	2,503.97	41,031.24	1,025.78	480.39	AFFORDABILITY	789.06	1601.30	19215.60	213.53	.>100	Favourable Affordability	2.44	AFFORDABLE
R252	100,000.00	3,650.73	3,258.63	43,808.76	1,095.22	480.39	AFFORDABILITY	842.48	1601.30	19215.60	227.99	.>100	Favourable Affordability	2.28	AFFORDABLE
R253	100,000.00	3,419.98	3,339.48	41,039.76	1,025.99	480.39	AFFORDABILITY	789.23	1601.30	19215.60	213.58	.>100	Favourable Affordability	2.44	AFFORDABLE
R254	100,000.00	3,263.00	2,756.55	39,156.00	978.90	480.39	AFFORDABILITY	753.00	1601.30	19215.60	203.77	.>100	Favourable Affordability	2.55	AFFORDABLE
R255	100,000.00	4,523.24	4,247.59	54,278.88	1,356.97	480.39	AFFORDABILITY	1,043.82	1601.30	19215.60	282.47	.>100	Favourable Affordability	1.84	AFFORDABLE
R256	100,000.00	2,657.50	2,348.45	31,890.00	797.25	480.39	AFFORDABILITY	613.27	1601.30	19215.60	165.96	.>100	Favourable Affordability	3.14	MODERATELY UNAFFORDABLE
R257	100,000.00	2,746.00	2,224.75	32,952.00	823.80	480.39	AFFORDABILITY	633.69	1601.30	19215.60	171.49	.>100	Favourable Affordability	3.03	AFFORDABLE
R258	100,000.00	3,452.00	2,974.80	41,424.00	1,035.60	480.39	AFFORDABILITY	796.62	1601.30	19215.60	215.57	.>100	Favourable Affordability	2.41	AFFORDABLE
R494	180,000.00	2,510.00	1,985.27	30,120.00	753.00	778.00	NOT AFFORDABILITY	579.23	2593.33	31120.00	96.79	<100	Unfavourable Affordability	5.98	SEVERELY UNAFFORDABLE
R260	100,000.00	3,481.55	3,088.95	41,778.60	1,044.47	480.39	AFFORDABILITY	803.43	1601.30	19215.60	217.42	.>100	Favourable Affordability	2.39	AFFORDABLE
R261	100,000.00	5,604.06	5,310.91	67,248.72	1,681.22	480.39	AFFORDABILITY	1,293.24	1601.30	19215.60	349.97	.>100	Favourable Affordability	1.49	AFFORDABLE
R262	100,000.00	2,498.32	2,362.17	29,979.84	749.50	480.39	AFFORDABILITY	576.54	1601.30	19215.60	156.02	.>100	Favourable Affordability	3.34	MODERATELY UNAFFORDABLE
R263	100,000.00	3,165.92	2,724.17	37,991.04	949.78	480.39	AFFORDABILITY	730.60	1601.30	19215.60	197.71	.>100	Favourable Affordability	2.63	AFFORDABLE
R264	100,000.00	2,800.00	2,472.75	33,600.00	840.00	480.39	AFFORDABILITY	646.15	1601.30	19215.60	174.86	.>100	Favourable Affordability	2.98	AFFORDABLE
R265	100,000.00	3,869.63	3,470.58	46,435.56	1,160.89	480.39	AFFORDABILITY	892.99	1601.30	19215.60	241.66	.>100	Favourable Affordability	2.15	AFFORDABLE
R266	100,000.00	2,790.45	2,528.20	33,485.40	837.14	480.39	AFFORDABILITY	643.95	1601.30	19215.60	174.26	.>100	Favourable Affordability	2.99	AFFORDABLE
R267	250,000.00	3,488.00	3,148.85	41,856.00	1,046.40	1,142.00	NOT AFFORDABILITY	804.92	3806.67	45680.00	91.63	<100	Unfavourable Affordability	5.97	SEVERELY UNAFFORDABLE
R268	100,000.00	2,657.00	2,345.45	31,884.00	797.10	480.39	AFFORDABILITY	613.15	1601.30	19215.60	165.93	.>100	Favourable Affordability	3.14	MODERATELY UNAFFORDABLE

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No.	HOUSE PRICE	GROSS TOTAL INCOME (HOUSEHOLDS)	NET MONTHLY HOUSEHOLD INCOME	ANNUALY INCOME	30% FOR HOUSING (HOUSEHOLDS)	ESTIMATED MONTHLY INSTALLMENT	HOUSING AFFORDABILITY	AVERAGE WEEKLY INCOME	QUALIFYING INCOME	ANNUALY QUALIFYING INCOME	AFFORDABILITY INDEX	AFFORDABILITY INDEX VALUE	MEANING	HOUSING AFFORDABILITY RATIO	INDICATOR
R269	100,000.00	2,250.00	1,964.25	27,000.00	675.00	480.39	AFFORDABILITY	519.23	1601.30	19215.60	140.51	.>100	Favourable Affordability	3.70	MODERATELY UNAFFORDABLE
R270	100,000.00	2,708.95	2,539.60	32,507.40	812.69	480.39	AFFORDABILITY	625.14	1601.30	19215.60	169.17	.>100	Favourable Affordability	3.08	AFFORDABLE
R271	100,000.00	4,216.00	3,735.43	50,592.00	1,264.80	480.39	AFFORDABILITY	972.92	1601.30	19215.60	263.29	.>100	Favourable Affordability	1.98	AFFORDABLE
R272	100,000.00	3,800.00	3,262.50	45,600.00	1,140.00	480.39	AFFORDABILITY	876.92	1601.30	19215.60	237.31	.>100	Favourable Affordability	2.19	AFFORDABLE
R497	180,000.00	2,500.00	2,262.60	30,000.00	750.00	778.00	NOT AFFORDABILITY	576.92	2593.33	31120.00	96.40	<100	Unfavourable Affordability	6.00	SEVERELY UNAFFORDABLE
R274	100,000.00	3,050.00	2,564.85	36,600.00	915.00	480.39	AFFORDABILITY	703.85	1601.30	19215.60	190.47	.>100	Favourable Affordability	2.73	AFFORDABLE
R275	100,000.00	3,036.00	2,679.65	36,432.00	910.80	480.39	AFFORDABILITY	700.62	1601.30	19215.60	189.60	.>100	Favourable Affordability	2.74	AFFORDABLE
R276	100,000.00	4,154.69	3,763.24	49,856.28	1,246.41	480.39	AFFORDABILITY	958.77	1601.30	19215.60	259.46	.>100	Favourable Affordability	2.01	AFFORDABLE
R277	180,000.00	4,455.00	3,980.00	53,460.00	1,336.50	825.00	AFFORDABILITY	1,028.08	2750.00	33000.00	162.00	.>100	Favourable Affordability	3.37	MODERATELY UNAFFORDABLE
R278	100,000.00	4,462.75	3,748.75	53,553.00	1,338.83	480.39	AFFORDABILITY	1,029.87	1601.30	19215.60	278.70	.>100	Favourable Affordability	1.87	AFFORDABLE
R279	250,000.00	3,460.00	2,941.25	41,520.00	1,038.00	1,118.07	NOT AFFORDABILITY	798.46	3726.90	44722.80	92.84	<100	Unfavourable Affordability	6.02	SEVERELY UNAFFORDABLE
R280	180,000.00	3,450.00	3,056.55	41,400.00	1,035.00	770.00	AFFORDABILITY	796.15	2566.67	30800.00	134.42	.>100	Favourable Affordability	4.35	SERIOUSLY UNAFFORDABLE
R281	250,000.00	4,335.78	3,852.93	52,029.36	1,300.73	1,074.00	AFFORDABILITY	1,000.56	3580.00	42960.00	121.11	.>100	Favourable Affordability	4.80	SERIOUSLY UNAFFORDABLE
R282	250,000.00	3,794.33	3,437.78	45,531.96	1,138.30	1,201.24	NOT AFFORDABILITY	875.61	4004.13	48049.60	94.76	<100	Unfavourable Affordability	5.49	SEVERELY UNAFFORDABLE
R283	180,000.00	2,831.73	2,536.78	33,980.76	849.52	841.00	AFFORDABILITY	653.48	2803.33	33640.00	101.01	.>100	Favourable Affordability	5.30	SEVERELY UNAFFORDABLE
R284	180,000.00	2,580.95	2,242.20	30,971.40	774.29	826.00	NOT AFFORDABILITY	595.60	2753.33	33040.00	93.74	<100	Unfavourable Affordability	5.81	SEVERELY UNAFFORDABLE
R285	100,000.00	3,900.00	3,423.59	46,800.00	1,170.00	480.39	AFFORDABILITY	900.00	1601.30	19215.60	243.55	.>100	Favourable Affordability	2.14	AFFORDABLE
R286	100,000.00	7,697.31	6,841.21	92,367.72	2,309.19	480.39	AFFORDABILITY	1,776.30	1601.30	19215.60	480.69	.>100	Favourable Affordability	1.08	AFFORDABLE
R287	180,000.00	2,500.00	1,792.25	30,000.00	750.00	801.00	NOT AFFORDABILITY	576.92	2670.00	32040.00	93.63	<100	Unfavourable Affordability	6.00	SEVERELY UNAFFORDABLE

No.	HOUSE PRICE	GROSS TOTAL INCOME (HOUSEHOLDS)	NET MONTHLY HOUSEHOLD INCOME	ANNUALY INCOME	30% FOR HOUSING (HOUSEHOLDS)	ESTIMATED MONTHLY INSTALLMENT	HOUSING AFFORDABILITY	AVERAGE WEEKLY INCOME	QUALIFYING INCOME	ANNUALY QUALIFYING INCOME	AFFORDABILITY INDEX	AFFORDABILITY INDEX VALUE	MEANING	HOUSING AFFORDABILITY RATIO	INDICATOR
R288	200,000.00	5,876.17	5,616.92	70,514.04	1,762.85	864.54	AFFORDABILITY	1,356.04	2881.80	34581.60	203.91	.>100	Favourable Affordability	2.84	AFFORDABLE
R289	200,000.00	4,528.90	3,879.65	54,346.80	1,358.67	864.54	AFFORDABILITY	1,045.13	2881.80	34581.60	157.16	.>100	Favourable Affordability	3.68	MODERATELY UNAFFORDABLE
R290	200,000.00	3,660.00	3,231.50	43,920.00	1,098.00	864.54	AFFORDABILITY	844.62	2881.80	34581.60	127.00	.>100	Favourable Affordability	4.55	SERIOUSLY UNAFFORDABLE
R291	200,000.00	3,150.00	2,780.95	37,800.00	945.00	864.54	NOT AFFORDABILITY	726.92	2881.80	34581.60	109.31	<100	Unfavourable Affordability	5.29	SEVERELY UNAFFORDABLE
R292	180,000.00	4,250.00	3,738.85	51,000.00	1,275.00	901.00	AFFORDABILITY	980.77	3003.33	36040.00	141.51	.>100	Favourable Affordability	3.53	MODERATELY UNAFFORDABLE
R293	200,000.00	6,696.75	6,696.75	80,361.00	2,009.03	864.54	AFFORDABILITY	1,545.40	2881.80	34581.60	232.38	.>100	Favourable Affordability	2.49	AFFORDABLE
R294	200,000.00	4,225.00	4,075.40	50,700.00	1,267.50	864.54	AFFORDABILITY	975.00	2881.80	34581.60	146.61	.>100	Favourable Affordability	3.94	MODERATELY UNAFFORDABLE
R295	198,800.00	7,099.51	5,418.81	85,194.12	2,129.85	859.36	AFFORDABILITY	1,638.35	2864.53	34374.40	247.84	.>100	Favourable Affordability	2.33	AFFORDABLE
R296	250,000.00	3,100.00	2,737.65	37,200.00	930.00	1,133.90	NOT AFFORDABILITY	715.38	3779.67	45356.00	82.02	<100	Unfavourable Affordability	6.72	SEVERELY UNAFFORDABLE
R297	180,000.00	3,000.00	2,649.35	36,000.00	900.00	778.09	NOT AFFORDABILITY	692.31	2593.63	31123.60	115.67	<100	Unfavourable Affordability	5.00	SERIOUSLY UNAFFORDABLE
R298	180,000.00	6,800.00	6,800.00	81,600.00	2,040.00	1,008.00	AFFORDABILITY	1,569.23	3360.00	40320.00	202.38	.>100	Favourable Affordability	2.21	AFFORDABLE
R299	250,000.00	4,612.59	4,102.04	55,351.08	1,383.78	1,093.00	AFFORDABILITY	1,064.44	3643.33	43720.00	126.60	.>100	Favourable Affordability	4.52	SERIOUSLY UNAFFORDABLE
R300	250,000.00	3,800.00	3,451.15	45,600.00	1,140.00	1,140.00	NOT AFFORDABILITY	876.92	3800.00	45600.00	100.00	<100	Unfavourable Affordability	5.48	SEVERELY UNAFFORDABLE
R301	250,000.00	4,494.00	4,069.25	53,928.00	1,348.20	1,080.68	AFFORDABILITY	1,037.08	3602.27	43227.20	124.75	.>100	Favourable Affordability	4.64	SERIOUSLY UNAFFORDABLE
R302	250,000.00	3,780.00	3,412.75	45,360.00	1,134.00	1,080.68	NOT AFFORDABILITY	872.31	3602.27	43227.20	104.93	<100	Unfavourable Affordability	5.51	SEVERELY UNAFFORDABLE
R303	250,000.00	5,354.00	5,076.50	64,248.00	2,040.00	1,080.68	AFFORDABILITY	1,235.54	3602.27	43227.20	148.63	.>100	Favourable Affordability	3.89	MODERATELY UNAFFORDABLE
R304	250,000.00	3,800.00	3,363.25	45,600.00	1,383.78	1,191.00	NOT AFFORDABILITY	876.92	3970.00	47640.00	95.72	<100	Unfavourable Affordability	5.48	SEVERELY UNAFFORDABLE
R305	250,000.00	3,071.14	2,748.89	36,853.68	1,140.00	1,199.00	NOT AFFORDABILITY	708.72	3996.67	47960.00	76.84	<100	Unfavourable Affordability	6.78	SEVERELY UNAFFORDABLE
R306	250,000.00	3,327.55	3,051.10	39,930.60	1,348.20	1,133.90	NOT AFFORDABILITY	767.90	3779.67	45356.00	88.04	<100	Unfavourable Affordability	6.26	SEVERELY UNAFFORDABLE

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R307	250,000.00	3,200.00	2,806.41	38,400.00	1,134.00	1,394.00	NOT AFFORDABILITY	738.46	4646.67	55760.00	68.87	<100	Unfavourable Affordability	6.51	SEVERELY UNAFFORDABLE
R308	180,000.00	6,079.73	5,343.08	72,956.76	1,606.20	919.70	AFFORDABILITY	1,403.01	3065.67	36788.00	198.32	.>100	Favourable Affordability	2.47	AFFORDABLE
R309	180,000.00	5,328.00	4,703.60	63,936.00	1,140.00	825.00	AFFORDABILITY	1,229.54	2750.00	33000.00	193.75	.>100	Favourable Affordability	2.82	AFFORDABLE
R310	180,000.00	2,225.00	1,966.75	26,700.00	921.34	903.44	NOT AFFORDABILITY	513.46	3011.47	36137.60	73.88	<100	Unfavourable Affordability	6.74	SEVERELY UNAFFORDABLE
R311	180,000.00	8,466.04	5,785.51	101,592.48	2,539.81	773.41	AFFORDABILITY	1,953.70	2578.03	30936.40	328.39	.>100	Favourable Affordability	1.77	AFFORDABLE
R312	250,000.00	3,101.00	2,787.45	37,212.00	930.30	1,170.00	NOT AFFORDABILITY	715.62	3900.00	46800.00	79.51	<100	Unfavourable Affordability	6.72	SEVERELY UNAFFORDABLE
R313	250,000.00	3,300.00	2,961.25	39,600.00	990.00	1,111.00	NOT AFFORDABILITY	761.54	3703.33	44440.00	89.11	<100	Unfavourable Affordability	6.31	SEVERELY UNAFFORDABLE
R314	180,000.00	3,950.00	3,462.50	47,400.00	1,598.40	877.53	AFFORDABILITY	911.54	2925.10	35101.20	135.04	.>100	Favourable Affordability	3.80	MODERATELY UNAFFORDABLE
R315	180,000.00	6,342.00	4,404.22	76,104.00	1,902.60	984.50	AFFORDABILITY	1,463.54	3281.67	39380.00	193.26	.>100	Favourable Affordability	2.37	AFFORDABLE
R316	180,000.00	2,850.00	2,515.00	34,200.00	855.00	832.00	AFFORDABILITY	657.69	2773.33	33280.00	102.76	.>100	Favourable Affordability	5.26	SEVERELY UNAFFORDABLE
R317	180,000.00	2,665.00	2,356.75	31,980.00	799.50	863.87	NOT AFFORDABILITY	615.00	2879.57	34554.80	92.55	<100	Unfavourable Affordability	5.63	SEVERELY UNAFFORDABLE
R318	180,000.00	5,266.36	4,668.96	63,196.32	1,579.91	689.00	AFFORDABILITY	1,215.31	2296.67	27560.00	229.30	.>100	Favourable Affordability	2.85	AFFORDABLE
R319	180,000.00	2,305.00	2,037.25	27,660.00	691.50	842.00	NOT AFFORDABILITY	531.92	2806.67	33680.00	82.13	<100	Unfavourable Affordability	6.51	SEVERELY UNAFFORDABLE
R320	180,000.00	1,988.96	1,970.31	23,867.52	596.69	830.00	NOT AFFORDABILITY	458.99	2766.67	33200.00	71.89	<100	Unfavourable Affordability	7.54	SEVERELY UNAFFORDABLE
R321	180,000.00	2,607.00	2,304.75	31,284.00	782.10	810.00	NOT AFFORDABILITY	601.62	2700.00	32400.00	96.56	<100	Unfavourable Affordability	5.75	SEVERELY UNAFFORDABLE
R322	180,000.00	3,750.00	2,877.45	45,000.00	1,125.00	934.43	AFFORDABILITY	865.38	3114.77	37377.20	120.39	.>100	Favourable Affordability	4.00	SERIOUSLY UNAFFORDABLE
R323	180,000.00	2,315.00	2,041.15	27,780.00	694.50	771.00	NOT AFFORDABILITY	534.23	2570.00	30840.00	90.08	<100	Unfavourable Affordability	6.48	SEVERELY UNAFFORDABLE
R324	180,000.00	4,291.20	2,717.45	51,494.40	1,287.36	937.69	AFFORDABILITY	990.28	3125.63	37507.60	137.29	.>100	Favourable Affordability	3.50	MODERATELY UNAFFORDABLE
R325	180,000.00	5,062.98	2,886.47	60,755.76	1,518.89	819.89	AFFORDABILITY	1,168.38	2732.97	32795.60	185.26	.>100	Favourable Affordability	2.96	AFFORDABLE

No.	HOUSE PRICE	GROSS TOTAL INCOME (HOUSEHOLDS)	NET MONTHLY HOUSEHOLD INCOME	ANNUALY INCOME	30% FOR HOUSING (HOUSEHOLDS)	ESTIMATED MONTHLY INSTALLMENT	HOUSING AFFORDABILITY	AVERAGE WEEKLY INCOME	QUALIFYING INCOME	ANNUALY QUALIFYING INCOME	AFFORDABILITY INDEX	AFFORDABILITY INDEX VALUE	MEANING	HOUSING AFFORDABILITY RATIO	INDICATOR
R509	225,000.00	2,607.03	31,284.36	782.11	782.11	972.00	NOT AFFORDABILITY	601.62	3240.00	38880.00	80.46	<100	Unfavourable Affordability	7.19	SEVERELY UNAFFORDABLE
R328	180,000.00	2,725.95	32,711.40	817.79	817.79	797.00	AFFORDABILITY	629.07	2656.67	31880.00	102.61	.>100	Favourable Affordability	5.50	SEVERELY UNAFFORDABLE
R329	180,000.00	3,054.00	36,648.00	916.20	916.20	853.00	AFFORDABILITY	704.77	2843.33	34120.00	107.41	.>100	Favourable Affordability	4.91	SERIOUSLY UNAFFORDABLE
R330	180,000.00	6,021.76	72,261.12	1,155.53	1,806.53	793.62	AFFORDABILITY	1,389.64	2645.40	31744.80	227.63	.>100	Favourable Affordability	2.49	AFFORDABLE
R331	180,000.00	4,000.00	48,000.00	1,200.00	1,200.00	939.15	AFFORDABILITY	923.08	3130.50	37566.00	127.78	.>100	Favourable Affordability	3.75	MODERATELY UNAFFORDABLE
R332	180,000.00	4,078.99	48,947.88	743.70	1,223.70	761.84	AFFORDABILITY	941.31	2539.47	30473.60	160.62	.>100	Favourable Affordability	3.68	MODERATELY UNAFFORDABLE
R333	180,000.00	3,770.00	45,240.00	1,131.00	1,131.00	813.00	AFFORDABILITY	870.00	2710.00	32520.00	139.11	.>100	Favourable Affordability	3.98	MODERATELY UNAFFORDABLE
R334	180,000.00	5,621.00	67,452.00	924.00	1,686.30	912.97	AFFORDABILITY	1,297.15	3043.23	36518.80	184.70	.>100	Favourable Affordability	2.67	AFFORDABLE
R335	180,000.00	2,550.00	30,600.00	765.00	765.00	799.00	NOT AFFORDABILITY	588.46	2663.33	31960.00	95.74	<100	Unfavourable Affordability	5.88	SEVERELY UNAFFORDABLE
R336	180,000.00	4,283.00	51,396.00	471.90	1,284.90	830.00	AFFORDABILITY	988.38	2766.67	33200.00	154.81	.>100	Favourable Affordability	3.50	MODERATELY UNAFFORDABLE
R337	180,000.00	3,631.00	43,572.00	1,089.30	1,089.30	801.00	AFFORDABILITY	837.92	2670.00	32040.00	135.99	.>100	Favourable Affordability	4.13	SERIOUSLY UNAFFORDABLE
R338	180,000.00	2,700.00	32,400.00	810.00	810.00	817.00	NOT AFFORDABILITY	623.08	2723.33	32680.00	99.14	.>100	Unfavourable Affordability	5.56	SEVERELY UNAFFORDABLE
R339	180,000.00	3,940.00	47,280.00	732.00	1,182.00	801.00	AFFORDABILITY	909.23	2670.00	32040.00	147.57	.>100	Favourable Affordability	3.81	MODERATELY UNAFFORDABLE
R340	180,000.00	4,741.77	56,901.24	903.53	1,422.53	790.00	AFFORDABILITY	1,094.25	2633.33	31600.00	180.07	>100	Favourable Affordability	3.16	MODERATELY UNAFFORDABLE

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Appendix 4:

Binary Data (Categorical Variables) and Continuous Variables Data

n	X1	X2	X3Malay	X3Cina	X3Indian	X4Married	X4Single	X4WDS	X5Familysize	X6Occupation	X7Income	X8Mortgage	X9Houseprice	X10Housesize	X11Location	y1ruleofthumb	Y2HIA	Y3pti
R1	28	0	1	0	0	1	0	0	3	1	7.695	0.778	180	900	36.1	1	1	1
R2	25	0	1	0	0	1	0	0	4	1	3.938	1.211	250	1200	13.4	0	0	0
R3	30	1	1	0	0	1	0	0	3	0	3.954	0.864	180	800	2.2	1	1	0
R4	28	0	1	0	0	1	0	0	3	1	6.537	1.170	250	1200	40.4	1	1	0
R5	45	0	0	0	1	0	1	0	1	1	4.085	1.636	250	1000	21	0	0	0
R6	28	1	1	0	0	1	0	0	3	0	4.546	1.215	250	1000	5.8	1	1	0
R7	41	1	1	0	0	1	0	0	5	0	2.085	0.182	42	700	5.8	1	1	1
R8	33	1	1	0	0	1	0	0	3	0	3.539	0.182	42	700	36.3	1	1	1
R263	36	1	1	0	0	1	0	0	4	1	3.000	0.951	220	1000	6.4	0	0	1
R280	27	1	1	0	0	0	1	0	1	0	1.400	0.432	100	750	10.7	0	0	1
R314	31	0	1	0	0	0	1	0	1	1	2.592	0.778	180	800	30.8	0	0	1
R12	33	1	1	0	0	0	1	0	1	1	3.028	0.182	42	700	24.9	1	1	1
R13	33	1	1	0	0	1	0	0	4	1	3.028	0.182	42	700	26.9	1	1	1
R14	26	1	1	0	0	0	1	0	1	1	1.913	0.182	42	700	5.8	1	1	1
R15	35	0	1	0	0	1	0	0	5	0	2.691	0.182	42	700	9.7	1	1	1
R16	30	1	1	0	0	0	1	0	1	1	2.360	0.182	42	700	22.4	1	1	1
R17	38	1	1	0	0	0	1	0	1	1	2.968	0.182	42	700	36.5	1	1	1
R18	39	1	1	0	0	0	1	0	1	0	2.426	0.182	42	700	17.7	1	1	0
R19	36	1	1	0	0	0	1	0	1	1	2.358	0.182	42	700	23.2	1	1	1
R20	27	0	1	0	0	0	1	0	1	1	2.051	0.182	42	700	5.8	1	1	1
R21	30	1	0	1	0	0	1	0	1	0	3.372	0.832	180	800	16.2	1	1	1
R22	28	1	0	1	0	0	1	0	1	0	8.919	0.752	180	800	4.6	1	1	0
R23	36	1	1	0	0	0	1	0	1	1	2.770	0.182	42	700	27.7	1	1	0
R182	26	1	0	0	1	0	1	0	1	0	1.370	0.778	162	800	16.5	0	0	0
R25	38	1	0	0	1	0	1	0	1	0	3.100	0.757	165	800	2.8	1	1	0
R26	33	1	1	0	0	0	1	0	1	1	2.531	0.757	165	800	22.4	0	0	0
R27	27	1	1	0	0	0	1	0	1	1	3.292	0.757	165	800	9.2	1	1	0
R28	30	1	1	0	0	1	0	0	5	1	2.193	0.757	165	800	19.7	0	0	0
R29	29	1	1	0	0	0	1	0	1	0	3.382	0.757	165	800	20.4	1	1	0
R30	30	0	1	0	0	1	0	0	1	1	3.667	0.757	165	800	23	1	1	0
R31	31	1	1	0	0	0	1	0	1	1	2.531	0.757	165	800	28	0	0	0
R32	32	1	1	0	0	0	1	0	1	0	2.300	0.757	165	800	29.3	0	0	0
R33	28	1	1	0	0	0	1	0	1	1	2.280	0.757	165	800	20.9	0	0	0
R34	39	1	1	0	0	1	0	0	5	1	3.200	0.757	165	800	16.9	1	1	1
R35	38	0	1	0	0	1	0	0	4	0	4.249	0.757	165	800	11.9	1	1	0
R36	36	1	1	0	0	1	0	0	3	0	4.460	0.757	165	800	16.5	1	1	0

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n	X1	X2	X3Malay	X3Cina	X3Indian	X4Married	X4Single	X4WDS	X5Familysize	X6Occupation	X7Income	X8Mortgage	X9Houseprice	X10Housesize	X11Location	y1ruleofthumb	Y2HIA	Y3pti
R37	30	1	1	0	0	1	0	0	4	1	4.897	0.757	165	800	32.6	1	1	0
R38	31	1	1	0	0	1	0	0	4	0	3.628	0.757	165	800	14.6	1	1	1
R39	28	1	1	0	0	1	0	0	5	0	3.774	0.757	165	800	14.3	1	1	0
R40	34	0	1	0	0	1	0	0	5	0	2.800	0.757	165	800	12.6	0	0	1
R41	33	1	1	0	0	1	0	0	3	1	4.910	0.757	165	800	20.6	1	1	0
R42	42	1	1	0	0	1	0	0	5	0	4.367	0.757	165	800	18.5	1	1	0
R43	34	1	1	0	0	1	0	0	5	1	4.453	0.757	165	800	19.1	1	1	0
R44	44	1	1	0	0	1	0	0	5	0	3.615	0.757	165	800	6	1	1	1
R45	33	0	1	0	0	1	0	0	4	1	3.623	0.757	165	800	2.8	1	1	1
R46	28	1	1	0	0	1	0	0	3	0	2.375	0.757	165	800	19.6	0	0	1
R47	31	1	1	0	0	1	0	0	2	1	5.084	0.757	165	800	19.1	1	1	1
R48	31	1	1	0	0	1	0	0	4	0	7.033	0.757	165	800	13.6	1	1	0
R49	30	1	1	0	0	1	0	0	2	1	6.318	0.757	165	800	7.4	1	1	0
R50	36	0	1	0	0	1	0	0	2	1	5.800	0.757	165	800	12.7	1	1	0
R51	28	1	1	0	0	1	0	0	3	1	3.042	0.757	165	800	19.1	1	1	0
R52	33	1	1	0	0	0	1	0	1	1	3.200	0.757	165	800	17.5	1	1	0
R53	39	1	1	0	0	0	1	0	1	1	4.360	0.757	165	800	24.3	1	1	0
R54	31	1	1	0	0	0	1	0	1	1	3.300	0.757	165	800	27.4	1	1	0
R55	39	0	1	0	0	1	0	0	5	0	2.520	0.757	165	800	29.6	0	0	0
R56	26	1	1	0	0	1	0	0	3	0	3.073	0.757	165	800	19.1	1	1	0
R57	31	1	1	0	0	0	1	0	1	0	2.364	0.757	165	800	26.6	0	0	0
R58	29	1	1	0	0	0	1	0	1	0	2.495	0.757	165	800	14.8	0	0	0
R59	30	1	1	0	0	0	1	0	1	1	1.810	0.757	165	800	29	0	0	0
R60	34	0	1	0	0	0	1	0	1	1	2.722	0.757	165	800	17	1	1	0
R61	35	1	1	0	0	0	1	0	1	0	2.867	0.757	165	800	19.1	1	1	0
R62	27	1	1	0	0	0	1	0	1	0	2.100	0.757	165	800	6.2	0	0	0
R63	27	1	1	0	0	0	1	0	1	0	2.240	0.757	165	800	17.9	0	0	0
R64	28	1	1	0	0	0	1	0	1	1	2.730	0.757	165	800	17.6	0	0	0
R65	36	0	1	0	0	0	1	0	1	0	3.074	0.757	165	800	14.5	1	1	0
R66	26	1	1	0	0	0		0	1	0	2.295	0.757	165	800	18.3	0	0	0
R67	25	1	1	0	0	0	1	0	1	0	2.650	0.757	165	800	6.7	0	0	1
R68	28	1	1	0	0	0	1	0	1	1	2.420	0.757	165	800	16.5	0	0	1
R69	22	1	0	1	0	0	1	0	1	1	2.700	0.757	180	800	3.9	0	1	1
R70	29	0	0	1	0	1	0	0	2	0	6.496	0.757	165	800	2.6	1	1	0
R71	31	1	1	0	0	1	0	0	5	0	5.557	0.757	165	800	24.5	1	1	0
R72	31	1	1	0	0	1	0	0	2	1	8.466	0.757	165	800	42.9	1	1	1
R73	26	1	1	. 0	0	1	0	0	5	1	3.300	0.757	165	800	.16.6	1	1	0
R74	28	1	1	0	0	0	1	0	1	0	1.985	0.757	165	800	19.1	0	0	0

n	X1	X2	X3Malay	X3Cina	X3Indian	X4Married	X4Single	X4WDS	X5Familysize	X6Occupation	X7Income	X8Mortgage	X9Houseprice	X10Housesize	X11Location	y1ruleofthumb	Y2HIA	Y3pti
R75	37	0	1	0	0	1	0	0	4	0	5.140	0.757	165	800	19.6	1	1	1
R76	34	1	1	0	0	1	0	0	5	1	3.870	0.757	165	800	6.7	1	1	0
R77	30	1	1	0	0	1	0	0	4	1	3.366	0.757	165	800	14.8	1	1	1
R78	34	1	1	0	0	1	0	0	3	1	4.932	0.757	165	800	20	1	1	1
R79	30	1	1	0	0	1	0	0	5	0	5.641	1.198	250	1000	12.2	1	1	1
R80	42	0	1	0	0	1	0	0	3	1	5.764	0.757	165	800	1.8	1	1	0
R81	33	1	1	0	0	1	0	0	4	1	4.613	0.757	165	800	20	1	1	1
R82	40	1	1	0	0	1	0	0	4	0	4.751	0.757	165	800	33.7	1	1	0
R83	28	1	1	0	0	1	0	0	2	1	4.341	0.757	165	800	28.5	1	1	0
R84	32	1	1	0	0	1	0	0	5	0	4.660	0.757	165	800	13.6	1	1	1
R85	34	0	1	0	0	1	0	0	5	0	3.990	0.757	165	800	6.4	1	1	1
R86	38	1	1	0	0	1	0	0	4	1	3.731	0.757	165	800	22	1	1	0
R87	33	1	1	0	0	1	0	0	3	1	4.828	0.757	165	800	2.9	1	1	1
R88	32	1	1	0	0	1	0	0	4	1	5.110	0.757	165	800	16.9	1	1	1
R89	32	1	1	0	0	1	0	0	5	0	4.464	0.757	165	800	13.2	1	1	0
R90	31	0	1	0	0	1	0	0	5	1	6.297	0.757	165	800	2.6	1	1	0
R91	33	1	1	0	0	1	0	0	5	1	5.145	0.757	165	800	43.9	1	1	0
R92	35	1	1	0	0	1	0	0	4	1	3.514	0.757	165	800	11.1	1	1	1
R93	33	1	1	0	0	1	0	0	3	1	3.000	0.757	165	800	8.9	1	1	1
R94	34	1	1	0	0	0	1	0	1	1	2.550	0.757	165	800	14.6	0	0	1
R95	41	0	1	0	0	1	0	0	5	1	2.454	0.182	42	700	39.2	1	1	1
R96	35	1	1	0	0	1	0	0	5	0	2.564	0.182	42	700	15.7	1	1	1
R97	31	1	1	0	0	1	0	0	3	1	1.650	0.182	42	700	11.1	1	1	1
R98	32	1	1	0	0	1	0	0	4	0	2.200	0.182	42	700	8.9	1	1	1
R99	32	1	1	0	0	1	0	0	3	1	4.335	0.182	42	700	7.9	1	1	1
R100	30	0	1	0	0	1	0	0	3	1	1.600	0.182	42	700	16.6	1	1	1
R101	33	1	1	0	0	1	0	0	3	1	2.000	0.182	42	700	51.6	1	1	1
R102	37	1	1	0	0	1	0	0	4	1	3.652	0.182	42	700	30.6	1	1	1
R103	39	1	1	0	0	1	0	0	4	0	3.100	0.182	42	700	15.4	1	1	1
R104	40	1	1	0	0	1	0	0	5	1	1.600	0.182	42	700	27.1	1	1	1
R105	24	0	1	0	0	1	0	0	4	1	1.600	0.182	42	700	23.5	1	1	1
R106	33	1	1	0	0	0	1	0	1	1	2.500	0.182	42	700	26.6	1	1	1
R107	27	1	1	0	0	1	0	0	4	1	2.920	0.182	42	700	21.7	1	1	1
R315	32	1	1	0	0	0	1	0	1	1	2.443	0.778	180	800	15.7	0	0	0
R325	30	1	1	0	0	1	0	0	3	0	2.750	1.081	250	1000	19.5	0	0	0
R326	30	1	0	1	0	0	1	0	1	1	2.600	1.081	250	1000	16.7	0	0	0
R111	27	1	1	0	0	0	1	0	1	0	1.830	0.182	42	700	7.5	1	1	1
R112	58	1	1	0	0	1	0	0	5	0	2.167	0.182	42	700	10.5	1	1	1

n	X1	X2	X3Malay	X3Cina	X3Indian	X4Married	X4Single	X4WDS	X5Familysize	X6Occupation	X7Income	X8Mortgage	X9Houseprice	X10Housesize	X11Location	y1ruleofthumb	Y2HIA	Y3pti
R113	30	1	1	0	0	0	1	0	1	1	2.267	0.182	42	700	5.7	1	1	1
R327	35	1	0	1	0	1	0	0	3	0	3.300	1.081	250	1000	18.2	0	0	1
R336	45	1	0	1	0	0	1	0	1	0	2.500	0.865	200	1000	9.4	0	0	1
R337	26	0	0	1	0	0	1	0	1	0	2.950	0.951	220	1000	59.6	0	0	0
R117	30	1	1	0	0	0	1	0	1	1	2.367	0.182	42	700	13.3	1	1	0
R118	33	1	1	0	0	1	0	0	5	1	2.043	0.182	42	700	31.2	1	1	0
R119	42	1	1	0	0	1	0	0	4	1	4.783	0.182	42	700	23.3	1	1	0
R120	50	0	1	0	0	1	0	0	5	0	1.900	0.182	42	700	7.9	1	1	0
R121	35	1	1	0	0	1	0	0	4	0	2.009	0.182	42	700	5.7	1	1	0
R122	26	1	1	0	0	1	0	0	4	1	2.258	0.182	42	700	19.6	1	1	0
R123	33	1	1	0	0	1	0	0	5	1	2.580	0.182	42	700	19.6	1	1	0
R124	34	1	1	0	0	1	0	0	4	1	8.157	0.951	220	1000	25.1	1	1	0
R125	28	0	1	0	0	1	0	0	2	1	5.424	0.951	220	1000	9.5	1	1	1
R126	34	1	1	0	0	1	0	0	5	0	5.761	0.951	220	1000	27.7	1	1	0
R127	29	1	1	0	0	1	0	0	2	0	4.580	0.951	220	1000	11.9	1	1	0
R128	24	1	0	1	0	0	1	0	1	0	3.000	0.698	180	800	6	1	1	0
R129	28	1	0	0	1	0	1	0	1	1	3.300	0.951	220	1000	18.2	0	0	0
R130	32	0	1	0	0	1	0	0	4	1	5.435	0.951	220	1000	24.6	1	1	1
R131	24	1	0	1	0	0	1	0	1	1	2.650	0.820	180	800	35.3	0	0	0
R132	31	1	1	0	0	1	0	0	3	0	5.588	0.951	220	1000	18.8	1	1	0
R133	35	1	1	0	0	1	0	0	5	1	4.502	0.951	220	1000	34.2	1	1	0
R134	40	1	1	0	0	1	0	0	5	0	8.645	0.951	220	1000	14.5	1	1	0
R135	27	0	1	0	0	0	1	0	1	1	3.200	0.951	220	1000	28.7	0	0	0
R136	32	1	1	0	0	1	0	0	5	0	2.349	0.951	220	1000	19.9	0	0	0
R137	31	1	1	0	0	1	0	0	3	1	5.100	0.951	220	1000	6.3	1	1	1
R138	37	1	1	0	0	1	0	0	5	0	5.710	0.951	220	1000	27.6	1	1	1
R139	36	1	1	0	0	1	0	0	2	0	6.927	0.951	220	1000	27.6	1	1	0
R140	46	0	1	0	0	0	0	1	1	0	5.450	0.951	220	1000	19.1	1	1	0
R141	29	1	1	0	0	1	0	0	4	0	4.390	0.951	220	1000	18.3	1	1	0
R142	40	1	1	0	0	0	1	0	1	1	5.317	0.951	220	1000	13.6	1	1	0
R143	30	0	1	0	0	0	1	0	1	1	2.478	1.081	250	1000	20.4	0	0	0
R144	44	0	0	1	0	0	1	0	1	1	1.800	1.081	250	1000	93.4	0	0	0
R145	29	0	0	1	0	0	1	0	1	1	3.100	1.081	250	1000	27.6	0	0	0
R146	41	1	1	0	0	1	0	0	5	1	6.977	0.951	220	1000	29.3	1	1	1
R147	28	0	1	0	0	0	1	0	1	1	1.733	0.830	192	900	9.4	0	0	0
R148	37	1	1	0	0	1	0	0	5	0	5.890	0.951	220	1000	6	1	1	1
R149	31	1	1	0	0	1	0	0	3	1	5.188	0.951	220	1000	22.1	1	1	0
R150	45	0	1	0	0	0	0	1	4	1	4.500	0.951	220	1000	30	1	1	1

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n	X1	X2	X3Malay	X3Cina	X3Indian	X4Married	X4Single	X4WDS	X5Familysize	X6Occupation	X7Income	X8Mortgage	X9Houseprice	X10Housesize	X11Location	y1ruleofthumb	Y2HIA	Y3pti
R151	33	1	1	0	0	1	0	0	3	1	5.800	0.951	220	1000	30.4	1	1	1
R152	26	1	1	0	0	1	0	0	3	0	3.928	0.951	220	1000	13.3	1	1	1
R153	29	1	1	0	0	1	0	0	4	0	4.600	0.951	220	1000	20	1	1	1
R154	32	1	1	0	0	1	0	0	4	0	3.094	0.951	220	1000	8.9	0	0	1
R155	33	0	1	0	0	1	0	0	5	0	6.300	0.951	220	1000	18	1	1	1
R156	30	1	1	0	0	1	0	0	2	1	4.500	0.951	220	1000	3.9	1	1	1
R157	36	1	1	0	0	1	0	0	5	0	6.341	0.951	220	1000	30.1	1	1	1
R158	27	1	1	0	0	1	0	0	2	0	3.455	0.648	150	800	21.6	1	1	1
R159	39	1	1	0	0	1	0	0	5	0	5.445	0.648	150	800	5.8	1	1	0
R160	36	0	1	0	0	1	0	0	5	1	6.727	0.432	100	750	22.4	1	1	1
R338	24	1	1	0	0	1	0	0	3	0	2.880	0.951	220	1000	21.7	0	0	0
R152	33	1	1	0	0	1	0	0	4	1	2.500	0.830	192	900	4.9	0	0	0
R184	28	1	1	0	0	0	1	0	1	0	1.923	0.778	162	800	33	0	0	0
R164	45	1	1	0	0	1	0	0	5	0	3.458	0.432	100	750	11.7	1	1	0
R165	37	0	1	0	0	1	0	0	3	1	3.141	0.432	100	750	26.3	1	1	0
R166	26	1	1	0	0	0	1	0	1	0	2.503	0.432	100	750	14.2	1	1	0
R167	24	1	0	1	0	0	1	0	1	1	4.837	0.798	180	800	14.3	1	1	1
R168	39	1	1	0	0	1	0	0	3	1	5.199	0.432	100	750	24.5	1	1	1
R169	34	1	1	0	0	1	0	0	4	0	6.776	0.432	100	750	23.5	1	1	0
R170	45	0	1	0	0	1	0	0	5	0	2.300	0.432	100	750	37.6	1	1	1
R171	32	1	1	0	0	0	-1	0	1	0	3.450	0.432	100	750	11.5	1	0	0
R172	29	1	1	0	0	0	1	0	1	0	2.137	0.432	100	750	29	1	1	1
R173	27	1	1	0	0	0	1	0	1	1	1.750	0.432	100	750	27	0	0	0
R174	27	1	1	0	0	0	1	0	1	0	2.505	0.432	100	750	29.8	1	1	1
R175	28	0	1	0	0	0	1	0	1	1	2.600	0.432	100	750	23.9	1	1	0
R176	34	1	1	0	0	1	0	0	3	0	2.740	0.432	100	750	33.7	1	1	1
R177	32	1	0	0	1	0	1	0	1	1	2.275	0.432	100	750	28.7	1	1	0
R178	37	1	1	0	0	1	0	0	4	1	7.630	0.432	100	750	14.9	1	1	0
R179	56	1	1	0	0	1	0	0	5	1	3.519	0.432	100	750	15.7	1	1	0
R180	27	0	1	0	0	1	0	0	4	1	2.458	0.432	100	750	14.2	1	1	0
R181	28	1	1	0	0	0	1	0	1	1	3.096	0.432	100	750	27.9	1	1	0
R182	36	0	1	0	0	0	1	0	1	0	2.458	0.432	100	750	15	1	1	0
R183	42	1	1	0	0	1	0	0	3	1	4.950	0.432	100	750	19.9	1	1	1
R184	37	1	1	0	0	1	0	0	6	0	2.728	0.432	100	750	11.4	1	1	1
R185	44	0	1	0	0	1	0	0	6	1	5.533	0.432	100	750	10.6	1	1	1
R186	34	1	1	0	0	1	0	0	4	0	2.750	0.432	100	750	27.5	1	1	1
R187	28	1	1	0	0	1	0	0	4	1	3.999	0.432	100	750	17.5	1	1	0
R188	32	1	1	0	0	1	0	0	4	1	1.390	0.432	100	750	14.3	0	0	1

n	X1	X2	X3Malay	X3Cina	X3Indian	X4Married	X4Single	X4WDS	X5Familysize	X6Occupation	X7Income	X8Mortgage	X9Houseprice	X10Housesize	X11Location	y1ruleofthumb	Y2HIA	Y3pti
R189	27	1	1	0	0	0	1	0	1	1	1.920	0.432	100	750	27	1	1	0
R190	29	0	1	0	0	0	1	0	1	1	2.430	0.432	100	750	21.7	1	1	0
R191	30	1	1	0	0	0	1	0	1	1	2.500	0.432	100	750	11.4	1	1	1
R192	29	1	1	0	0	0	1	0	1	1	2.250	0.432	100	750	19.3	1	1	1
R193	24	1	0	1	0	0	1	0	1	1	4.400	0.718	180	800	22.1	1	1	1
R194	34	1	0	0	1	1	0	0	3	1	5.873	0.432	192	1000	32.5	1	1	0
R195	36	0	0	0	1	1	0	0	6	0	5.131	0.432	100	750	12.9	1	1	1
R196	38	1	0	0	1	1	0	0	4	0	3.000	0.432	100	750	20.5	1	1	1
R197	39	1	1	0	0	1	0	0	5	1	7.790	0.432	250	1000	12.8	1	1	1
R198	30	1	1	0	0	0	1	0	1	1	2.730	0.432	100	750	11.5	1	1	0
R199	31	1	1	0	0	0	1	0	1	0	2.689	0.432	100	750	30.5	1	1	0
R200	23	0	1	0	0	0	1	0	1	0	2.293	0.432	100	750	32	1	1	0
R201	26	1	1	0	0	0	1	0	1	1	2.500	0.432	100	750	24.9	1	1	0
R202	27	1	1	0	0	1	0	0	4	0	3.600	0.432	100	750	7	1	1	0
R203	30	1	1	0	0	1	0	0	3	1	4.300	0.432	100	750	15.6	1	1	1
R204	33	1	1	0	0	1	0	0	3	1	2.840	0.432	100	750	4.1	1	1	1
R205	28	0	1	0	0	1	0	0	4	0	2.537	0.432	100	750	38.3	1	1	0
R206	26	1	1	0	0	0	1	0	1	1	3.100	0.432	100	750	31.2	1	1	0
R207	39	1	1	0	0	1	0	0	5	1	5.466	0.432	100	750	14.9	1	1	0
R208	32	1	1	0	0	1	0	0	3	1	4.760	0.432	100	750	21.2	1	1	1
R209	31	1	1	0	0	1	0	0	5	0	2.270	0.432	100	750	13.6	1	1	1
R210	27	0	1	0	0	0	1	0	1	1	1.512	0.432	100	750	15.4	0	0	1
R211	24	1	0	1	0	0	1	0	1	0	3.500	0.840	180	800	2	1	1	1
R212	24	1	0	1	0	0	1	0	1	1	3.384	0.715	180	800	17.4	1	1	1
R213	26	1	1	0	0	0	1	0	1	1	2.358	0.432	100	750	27.3	1	1	1
R214	33	1	1	0	0	1	0	0	5	0	2.930	0.432	100	750	21.3	1	1	0
R215	25	0	1	0	0	1	0	0	3	0	3.500	0.432	100	750	18.8	1	1	0
R216	32	1	1	0	0	1	0	0	4	0	4.180	0.549	180	800	20.8	1	1	0
R217	43	1	1	0	0	0	0	1	1	0	3.389	1.080	250	1000	17.3	0	0	0
R218	55	1	1	0	0	1	0	0	5	0	2.280	0.480	100	750	72.3	1	1	1
R219	28	1	1	0	0	1	0	0	2	1	3.919	0.480	100	750	42.9	1	1	1
R220	42	0	1	0	0	1	0	0	5	0	3.365	0.480	100	750	11.9	1	1	0
R221	35	1	1	0	0	1	0	0	3	1	3.380	0.480	100	750	10.7	1	1	1
R222	31	1	1	0	0	1	0	0	4	0	3.362	0.480	100	750	13.1	1	1	1
R223	31	0	1	0	0	1	0	0	3	0	5.908	0.480	100	750	13.1	1	1	1
R224	28	1	1	0	0	1	0	0	2	1	3.182	0.480	100	750	14.4	1	1	1
R225	30	0	1	0	0	0	1	0	1	1	2.430	0.480	100	750	8.9	1	1	1
R226	26	1	0	0	1	0	1	0	1	1	2.500	0.480	100	750	26.3	1	1	1
R227	28	1	0	0	1	0	1	0	1	1	1.400	0.480	100	750	23.5	0	0	1

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n	X1	X2	X3Malay	X3Cina	X3Indian	X4Married	X4Single	X4WDS	X5Familysize	X6Occupation	X7Income	X8Mortgage	X9Houseprice	X10Housesize	X11Location	y1ruleofthumb	Y2HIA	Y3pti
R228	38	1	1	0	0	1	0	0	6	1	2.708	0.480	100	750	24.9	1	1	1
R229	35	1	1	0	0	1	0	0	4	0	3.965	0.480	100	750	11	1	1	1
R230	40	0	1	0	0	1	0	0	4	1	3.026	0.480	100	750	15.9	1	1	1
R231	41	1	1	0	0	1	0	0	6	1	2.435	0.480	100	750	15.7	1	1	1
R232	35	1	1	0	0	1	0	0	5	0	6.346	0.480	100	750	14.9	1	1	1
R154	28	1	1	0	0	1	0	0	4	0	2.510	0.778	180	900	34.5	0	0	0
R234	32	1	1	0	0	1	0	0	4	1	5.010	0.824	180	800	19.3	1	1	1
R235	32	0	1	0	0	1	0	0	2	1	3.317	0.480	100	750	11.8	1	1	1
R236	28	1	1	0	0	1	0	0	3	1	6.669	0.480	100	750	12.1	1	1	1
R237	36	1	1	0	0	1	0	0	4	0	3.326	0.480	100	750	13	1	1	1
R238	35	1	1	0	0	1	0	0	4	0	6.304	0.480	100	750	11	1	1	1
R239	34	1	1	0	0	1	0	0	5	1	2.558	0.480	100	750	15.2	1	1	1
R170	31	1	1	0	0	0	1	0	1	0	2.000	0.800	185	1000	21.6	0	0	1
R241	31	1	1	0	0	1	0	0	5	1	3.560	0.480	100	750	29.2	1	1	1
R242	36	1	1	0	0	1	0	0	6	0	4.875	0.480	100	750	36.1	1	1	1
R243	28	1	1	0	0	1	0	0	4	1	3.150	0.480	100	750	35	1	1	0
R244	40	1	1	0	0	1	0	0	4	1	6.492	0.480	100	750	45.4	1	1	0
R245	28	0	1	0	0	1	0	0	2	0	3.595	0.480	100	750	20.3	1	1	1
R246	25	1	1	0	0	0	1	0	1	0	2.460	1.173	250	1000	21.6	0	0	1
R247	29	1	1	0	0	1	0	0	2	1	5.811	0.480	100	750	35.4	1	1	1
R248	29	1	0	0	1	0	1	0	1	1	3.300	0.480	100	750	39.8	1	1	0
R249	31	1	1	0	0	1	0	0	3	0	4.350	0.480	100	750	28.6	1	1	1
R250	41	0	1	0	0	1	0	0	4	1	3.419	0.480	100	750	8.4	1	1	1
R251	38	1	1	0	0	1	0	0	3	1	3.419	0.480	100	750	8.4	1	1	1
R252	31	1	1	0	0	0	1	0	1	1	3.651	0.480	100	750	56.9	1	1	1
R253	30	1	1	0	0	0	1	0	1	0	3.420	0.480	100	750	24.7	1	1	0
R254	28	1	1	0	0	0	1	0	1	0	3.263	0.480	100	750	20.1	1	1	0
R255	33	0	1	0	0	1	0	0	5	0	4.523	0.480	100	750	35.8	1	1	0
R256	30	1	1	0	0	1	0	0	4	1	2.658	0.480	100	750	38.2	1	1	0
R257	32	1	1	0	0	1	0	0	5	1	2.746	0.480	100	750	35.5	1	1	1
R258	29	1	1	0	0	1	0	0	3	0	3.452	0.480	100	750	37.1	1	1	1
R157	27	1	0	1	0	0	1	0	1	0	2.500	0.778	180	900	20.3	0	1	1
R260	29	0	1	0	0	1	0	0	2	0	3.482	0.480	100	750	41.7	1	1	1
R261	30	1	1	0	0	1	0	0	3	0	5.604	0.480	100	750	44.3	1	1	1
R262	35	1	1	0	0	1	0	0	5	0	2.498	0.480	100	750	31.7	1	1	0
R263	36	1	1	0	0	1	0	0	5	1	3.166	0.480	100	750	52.1	1	1	1
R264	40	1	1	0	0	1	0	0	5	1	2.800	0.480	100	750	39.8	1	1	0
R265	32	0	1	0	0	0	1	0	1	0	3.870	0.480	100	750	35.8	1	1	0
R266	31	1	1	0	0	0	1	0	1	0	2.790	0.480	100	750	29.1	1	1	0

n	X1	X2	X3Malay	X3Cina	X3Indian	X4Married	X4Single	X4WDS	X5Familysize	X6Occupation	X7Income	X8Mortgage	X9Houseprice	X10Housesize	X11Location	y1ruleofthumb	Y2HIA	Y3pti
R267	34	1	1	0	0	0	1	0	1	1	3.488	1.142	100	750	39.7	0	0	0
R268	27	1	1	0	0	0	1	0	1	1	2.657	0.480	100	750	32.8	1	1	0
R269	30	1	1	0	0	0	1	0	1	1	2.250	0.480	100	750	45.3	1	1	0
R270	30	0	1	0	0	0	1	0	1	0	2.709	0.480	100	750	29.1	1	1	1
R271	28	1	1	0	0	0	1	0	1	0	4.216	0.480	100	750	20.9	1	1	1
R272	28	1	1	0	0	0	1	0	1	0	3.800	0.480	100	750	44.3	1	1	0
R163	28	0	1	0	0	0	1	0	1	1	2.097	0.973	225	1000	32.3	0	1	1
R274	29	1	1	0	0	0	1	0	1	1	3.050	0.480	100	750	36.6	1	1	0
R275	28	0	1	0	0	0	1	0	1	1	3.036	0.480	100	750	42.1	1	1	0
R276	25	1	1	0	0	1	0	0	3	0	4.155	0.480	100	750	32.1	1	1	0
R277	25	1	1	0	0	1	0	0	3	0	4.455	0.825	180	800	2.6	1	1	0
R278	28	1	1	0	0	1	0	0	3	1	4.463	0.480	100	750	32.3	1	1	1
R279	34	1	1	0	0	1	0	0	4	0	3.460	1.118	250	1000	19.3	0	0	0
R280	27	0	1	0	0	0	1	0	1	1	3.450	0.770	180	800	22.1	1	1	1
R281	31	1	1	0	0	1	0	0	4	0	4.336	1.074	250	1000	23.3	1	1	0
R282	27	1	1	0	0	0	1	0	1	1	3.794	1.201	250	1000	20.7	0	0	0
R283	23	1	1	0	0	0	1	0	1	1	2.832	0.841	180	800	16.4	1	1	1
R284	23	1	1	0	0	0	1	0	1	1	2.581	0.826	180	800	14.4	0	0	0
R285	30	0	1	0	0	1	0	0	4	0	3.900	0.480	100	750	48.4	1	1	0
R286	28	1	1	0	0	1	0	0	3	1	7.697	0.480	100	750	29.8	1	1	0
R287	27	1	0	1	0	0	1	0	1	0	2.500	0.801	180	800	11.2	0	0	0
R288	30	1	1	0	0	1	0	0	4	1	5.876	0.865	200	1000	9.3	1	1	0
R289	31	1	1	0	0	1	0	0	5	1	4.529	0.865	200	1000	32.4	1	1	0
R290	27	0	1	0	0	0	1	0	1	1	3.660	0.865	200	1000	51.9	1	1	0
R291	30	1	1	0	0	0	1	0	1	1	3.150	0.865	200	1000	23.7	0	0	0
R292	26	1	0	1	0	0	1	0	1	1	4.250	0.901	180	800	18.6	1	1	0
R293	31	1	1	0	0	1	0	0	3	0	6.697	0.865	200	1000	10	1	1	1
R294	31	1	1	0	0	1	0	0	3	0	4.225	0.865	200	1000	49.6	1	1	1
R295	50	0	1	0	0	0	0	1	4	1	7.100	0.859	199	900	13.9	1	1	0
R296	33	1	0	1	0	0	1	0	1	1	3.100	1.134	250	1000	13	0	0	1
R297	25	1	1	0	0	1	0	0	5	0	3.000	0.778	180	900	28.6	0	0	0
R298	51	1	0	1	0	0	0	1	1	0	6.800	1.008	180	800	3.4	1	1	0
R299	24	1	1	0	0	0	1	0	1	0	4.613	1.093	250	1000	23	1	1	0
R300	28	0	1	0	0	1	0	0	4	1	3.800	1.140	250	1000	21.3	0	0	1
R301	26	1	0	1	0	0	1	0	1	1	4.494	1.081	250	1000	26.8	1	1	0
R302	38	1	1	0	0	1	0	0	6	0	3.780	1.081	250	1000	3.2	0	0	0
R303	28	1	1	0	0	1	0	0	3	1	5.354	1.081	250	1000	3.6	1	1	1
R304	27	1	1	0	0	0	1	0	1	0	3.800	1.191	250	1000	20.8	0	0	0
R305	22	0	0	0	1	0	1	0	1	0	3.071	1.199	250	1000	8.8	0	0	0

X1	X2	X3Bumiputera	X4Married	X6Occupation	X7Income	X8Mortgage	X11Location	y1ruleofthumb	Y2HIA	Y3PTI
28	0	1	1	1	7.695	0.778	36.1	1	1	1
25	0	1	1	1	3.938	1.211	13.4	0	0	0
30	1	1	1	0	3.954	0.864	2.2	1	1	0
28	0	1	1	1	6.537	1.170	40.4	1	1	0
45	0	0	0	1	4.085	1.636	21	0	0	0
28	1	1	1	0	4.546	1.215	5.8	1	1	0
41	1	1	1	0	2.085	0.182	5.8	1	1	1
33	1	1	1	0	3.539	0.182	36.3	1	1	1
36	1	1	1	1	3.000	0.951	6.4	0	0	1
27	1	1	0	0	1.400	0.432	10.7	0	0	1
31	0	1	0	1	2.592	0.778	30.8	0	0	1
33	1	1	0	1	3.028	0.182	24.9	1	1	1
33	1	1	1	1	3.028	0.182	26.9	1	1	1
26	1	1	0	1	1.913	0.182	5.8	1	1	1
35	0	1	1	0	2.691	0.182	9.7	1	1	1
30	1	1	0	1	2.360	0.182	22.4	1	1	1
38	1	1	0	1	2.968	0.182	36.5	1	1	1
39	1	1	0	0	2.426	0.182	17.7	1	1	0
36	1	1	0	1	2.358	0.182	23.2	1	1	1
27	0	1	0	1	2.051	0.182	5.8	1	1	1
30	1	0	0	0	3.372	0.832	16.2	1	1	1
28	1	0	0	0	8.919	0.752	4.6	1	1	0
36	1	1	0	1	2.770	0.182	27.7	1	1	0
26	1	0	0	0	1.370	0.778	16.5	0	0	0
38	1	0	0	0	3.100	0.757	2.8	1	1	0
33	1	1	0	1	2.531	0.757	22.4	0	0	0
27	1	1	0	1	3.292	0.757	9.2	1	1	0
30	1	1	1	1	2.193	0.757	19.7	0	0	0
29	1	1	0	0	3.382	0.757	20.4	1	1	0
30	0	1	1	1	3.667	0.757	23	1	1	0
31	1	1	0	1	2.531	0.757	28	0	0	0
32	1	1	0	0	2.300	0.757	29.3	0	0	0

n	X1	X2	X3Malay	X3Cina	X3Indian	X4Married	X4Single	X4WDS	X5Familysize	X6Occupation	X7Income	X8Mortgage	X9Houseprice	X10Housesize	X11Location	y1ruleofthumb	Y2HIA	Y3pti
R306	50	1	0	0	1	0	0	1	1	1	3.328	1.134	250	1000	10.4	0	0	0
R307	29	1	1	0	0	0	1	0	1	1	3.200	1.394	250	1000	42.4	0	0	0
R308	28	1	1	0	0	1	0	0	5	1	6.080	0.920	180	800	17.2	1	1	0
R309	30	1	1	0	0	1	0	0	5	0	5.328	0.825	180	800	13.5	1	1	0
R310	27	0	1	0	0	0	1	0	1	1	2.225	0.903	180	800	12.7	0	0	1
R311	35	1	1	0	0	1	0	0	5	0	8.466	0.773	180	800	14.2	1	1	0
R312	23	1	1	0	0	0	1	0	1	1	3.101	1.170	250	1000	18	0	0	0
R313	29	1	1	0	0	1	0	0	4	0	3.300	1.111	250	1000	13.1	0	0	0
R314	25	1	1	0	0	1	0	0	4	1	3.950	0.878	180	800	18.8	1	1	1
R315	39	0	1	0	0	1	0	0	2	1	6.342	0.985	180	800	33.5	1	1	0
R316	31	1	1	0	0	1	0	0	5	0	2.850	0.832	180	800	14.4	0	0	0
R317	35	1	1	0	0	0	1	0	1	0	2.665	0.864	180	800	15.5	0	0	0
R318	27	1	1	0	0	1	0	0	3	1	5.266	0.689	180	800	22.4	1	1	1
R319	23	1	1	0	0	0	1	0	1	0	2.305	0.842	180	800	19.2	0	0	0
R320	26	0	1	0	0	0	1	0	1	0	1.989	0.830	180	800	24.1	0	0	0
R321	25	1	1	0	0	0	1	0	1	0	2.607	0.810	180	800	13.9	0	0	0
R322	25	1	1	0	0	1	0	0	3	0	3.750	0.934	180	800	34.9	1	1	0
R323	23	1	1	0	0	0	1	0	1	0	2.315	0.771	180	800	34.5	0	0	0
R324	41	1	1	0	0	1	0	0	4	1	4.291	0.938	180	800	19.3	1	1	0
R325	32	0	1	0	0	1	0	0	3	0	5.063	0.820	180	800	34.2	1	1	0
R326	31	1	1	0	0	1	0	0	3	0	3.713	0.865	180	800	18.9	1	1	0
R327	29	1	1	0	0	0	1	0	1	1	2.058	0.610	180	800	21.5	1	1	0
R328	24	1	1	0	0	0	1	0	1	1	2.726	0.797	180	800	4.6	1	1	0
R329	27	1	1	0	0	0	1	0	1	1	3.054	0.853	180	800	26.7	1	1	0
R330	37	0	1	0	0	1	0	0	5	0	6.022	0.794	180	800	24.3	1	1	0
R331	34	1	1	0	0	1	0	0	2	1	4.000	0.939	180	800	10	1	1	0
R332	32	1	1	0	0	1	0	0	2	0	4.079	0.762	180	800	12.4	1	1	0
R333	33	1	1	0	0	0	1	0	1	1	3.770	0.813	180	800	20.6	1	1	0
R334	29	1	1	0	0	1	0	0	3	0	5.621	0.913	180	800	34.3	1	1	0
R335	28	0	1	0	0	1	0	0	2	1	2.550	0.799	180	800	20.8	0	0	0
R336	29	1	1	0	0	1	0	0	2	1	4.283	0.830	180	800	4.4	1	1	0
R337	26	1	1	0	0	0	1	0	1	0	3.631	0.801	180	800	5.7	1	1	0
R338	30	1	1	0	0	0	1	0	1	0	2.700	0.817	180	800	65.8	0	0	0
R339	28	1	1	0	0	1	0	0	4	0	3.940	0.801	180	800	31.7	1	1	0
R340	23	0	1	0	0	1	0	0	2	0	4.742	0.790	180	800	29	1	1	0

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n	X1	X2	X3Bumiputera	X4Married	X6Occupation	X7Income	X8Mortgage	X11Location	y1ruleofthumb	Y2HIA	Y3PTI
R35	38	0	1	1	0	4.249	0.757	11.9	1	1	0
R36	36	1	1	1	0	4.460	0.757	16.5	1	1	0
R37	30	1	1	1	1	4.897	0.757	32.6	1	1	0
R38	31	1	1	1	0	3.628	0.757	14.6	1	1	1
R39	28	1	1	1	0	3.774	0.757	14.3	1	1	0
R40	34	0	1	1	0	2.800	0.757	12.6	0	0	1
R41	33	1	1	1	1	4.910	0.757	20.6	1	1	0
R42	42	1	1	1	0	4.367	0.757	18.5	1	1	0
R43	34	1	1	1	1	4.453	0.757	19.1	1	1	0
R44	44	1	1	1	0	3.615	0.757	6	1	1	1
R45	33	0	1	1	1	3.623	0.757	2.8	1	1	1
R46	28	1	1	1	0	2.375	0.757	19.6	0	0	1
R47	31	1	1	1	1	5.084	0.757	19.1	1	1	1
R48	31	1	1	1	0	7.033	0.757	13.6	1	1	0
R49	30	1	1	1	1	6.318	0.757	7.4	1	1	0
R50	36	0	1	1	1	5.800	0.757	12.7	1	1	0
R51	28	1	1	1	1	3.042	0.757	19.1	1	1	0
R52	33	1	1	0	1	3.200	0.757	17.5	1	1	0
R53	39	1	1	0	1	4.360	0.757	24.3	1	1	0
R54	31	1	1	0	1	3.300	0.757	27.4	1	1	0
R55	39	0	1	1	0	2.520	0.757	29.6	0	0	0
R56	26	1	1	1	0	3.073	0.757	19.1	1	1	0
R57	31	1	1	0	0	2.364	0.757	26.6	0	0	0
R58	29	1	1	0	0	2.495	0.757	14.8	0	0	0
R59	30	1	1	0	1	1.810	0.757	29	0	0	0
R60	34	0	1	0	1	2.722	0.757	17	1	1	0
R61	35	1	1	0	0	2.867	0.757	19.1	1	1	0
R62	27	1	1	0	0	2.100	0.757	6.2	0	0	0
R63	27	1	1	0	0	2.240	0.757	17.9	0	0	0
R64	28	1	1	0	1	2.730	0.757	17.6	0	0	0
R65	36	0	1	0	0	3.074	0.757	14.5	1	1	0
R66	26	1	1	0	0	2.295	0.757	18.3	0	0	0
R67	25	1	1	0	0	2.650	0.757	6.7	0	0	1
R68	28	1	1	0	1	2.420	0.757	16.5	0	0	1
R69	22	1	0	0	1	2.700	0.757	3.9	0	1	1

n	X1	X2	X3Bumiputera	X4Married	X6Occupation	X7Income	X8Mortgage	X11Location	y1ruleofthumb	Y2HIA	Y3PTI
R70	29	0	0	1	0	6.496	0.757	2.6	1	1	0
R71	31	1	1	1	0	5.557	0.757	24.5	1	1	0
R72	31	1	1	1	1	8.466	0.757	42.9	1	1	1
R73	26	1	1	1	1	3.300	0.757	16.6	1	1	0
R74	28	1	1	0	0	1.985	0.757	19.1	0	0	0
R75	37	0	1	1	0	5.140	0.757	19.6	1	1	1
R76	34	1	1	1	1	3.870	0.757	6.7	1	1	0
R77	30	1	1	1	1	3.366	0.757	14.8	1	1	1
R78	34	1	1	1	1	4.932	0.757	20	1	1	1
R79	30	1	1	1	0	5.641	1.198	12.2	1	1	1
R80	42	0	1	1	1	5.764	0.757	1.8	1	1	0
R81	33	1	1	1	1	4.613	0.757	20	1	1	1
R82	40	1	1	1	0	4.751	0.757	33.7	1	1	0
R83	28	1	1	1	1	4.341	0.757	28.5	1	1	0
R84	32	1	1	1	0	4.660	0.757	13.6	1	1	1
R85	34	0	1	1	0	3.990	0.757	6.4	1	1	1
R86	38	1	1	1	1	3.731	0.757	22	1	1	0
R87	33	1	1	1	1	4.828	0.757	2.9	1	1	1
R88	32	1	1	1	1	5.110	0.757	16.9	1	1	1
R89	32	1	1	1	0	4.464	0.757	13.2	1	1	0
R90	31	0	1	1	1	6.297	0.757	2.6	1	1	0
R91	33	1	1	1	1	5.145	0.757	43.9	1	1	0
R92	35	1	1	1	1	3.514	0.757	11.1	1	1	1
R93	33	1	1	1	1	3.000	0.757	8.9	1	1	1
R94	34	1	1	0	1	2.550	0.757	14.6	0	0	1
R95	41	0	1	1	1	2.454	0.182	39.2	1	1	1
R96	35	1	1	1	0	2.564	0.182	15.7	1	1	1
R97	31	1	1	1	1	1.650	0.182	11.1	1	1	1
R98	32	1	1	1	0	2.200	0.182	8.9	1	1	1
R99	32	1	1	1	1	4.335	0.182	7.9	1	1	1
R100	30	0	1	1	1	1.600	0.182	16.6	1	1	1
R101	33	1	1	1	1	2.000	0.182	51.6	1	1	1
R102	37	1	1	1	1	3.652	0.182	30.6	1	1	1
R103	39	1	1	1	0	3.100	0.182	15.4	1	1	1
R104	40	1	1	1	1	1.600	0.182	27.1	1	1	1

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n	X1	X2	X3Bumiputera	X4Married	X6Occupation	X7Income	X8Mortgage	X11Location	y1ruleofthumb	Y2HIA	Y3PTI
R105	24	0	1	1	1	1.600	0.182	23.5	1	1	1
R106	33	1	1	0	1	2.500	0.182	26.6	1	1	1
R107	27	1	1	1	1	2.920	0.182	21.7	1	1	1
R315	32	1	1	0	1	2.443	0.778	15.7	0	0	0
R325	30	1	1	1	0	2.750	1.081	19.5	0	0	0
R326	30	1	0	0	1	2.600	1.081	16.7	0	0	0
R111	27	1	1	0	0	1.830	0.182	7.5	1	1	1
R112	58	1	1	1	0	2.167	0.182	10.5	1	1	1
R113	30	1	1	0	1	2.267	0.182	5.7	1	1	1
R327	35	1	0	1	0	3.300	1.081	18.2	0	0	1
R336	45	1	0	0	0	2.500	0.865	9.4	0	0	1
R337	26	0	0	0	0	2.950	0.951	59.6	0	0	0
R117	30	1	1	0	1	2.367	0.182	13.3	1	1	0
R118	33	1	1	1	1	2.043	0.182	31.2	1	1	0
R119	42	1	1	1	1	4.783	0.182	23.3	1	1	0
R120	50	0	1	1	0	1.900	0.182	7.9	1	1	0
R121	35	1	1	1	0	2.009	0.182	5.7	1	1	0
R122	26	1	1	1	1	2.258	0.182	19.6	1	1	0
R123	33	1	1	1	1	2.580	0.182	19.6	1	1	0
R124	34	1	1	1	1	8.157	0.951	25.1	1	1	0
R125	28	0	1	1	1	5.424	0.951	9.5	1	1	1
R126	34	1	1	1	0	5.761	0.951	27.7	1	1	0
R127	29	1	1	1	0	4.580	0.951	11.9	1	1	0
R128	24	1	0	0	0	3.000	0.698	6	1	1	0
R129	28	1	0	0	1	3.300	0.951	18.2	0	0	0
R130	32	0	1	1	1	5.435	0.951	24.6	1	1	1
R131	24	1	0	0	1	2.650	0.820	35.3	0	0	0
R132	31	1	1	1	0	5.588	0.951	18.8	1	1	0
R133	35	1	1	1	1	4.502	0.951	34.2	1	1	0
R134	40	1	1	1	0	8.645	0.951	14.5	1	1	0
R135	27	0	1	0	1	3.200	0.951	28.7	0	0	0
R136	32	1	1	1	0	2.349	0.951	19.9	0	0	0
R137	31	1	1	1	1	5.100	0.951	6.3	1	1	1
R138	37	1	1	1	0	5.710	0.951	27.6	1	1	1
R139	36	1	1	1	0	6.927	0.951	27.6	1	1	0

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n	X1	X2	X3Bumiputera	X4Married	X6Occupation	X7Income	X8Mortgage	X11Location	y1ruleofthumb	Y2HIA	Y3PTI
R140	46	0	1	1	0	5.450	0.951	19.1	1	1	0
R141	29	1	1	1	0	4.390	0.951	18.3	1	1	0
R142	40	1	1	0	1	5.317	0.951	13.6	1	1	0
R143	30	0	1	0	1	2.478	1.081	20.4	0	0	0
R144	44	0	0	0	1	1.800	1.081	93.4	0	0	0
R145	29	0	0	0	1	3.100	1.081	27.6	0	0	0
R146	41	1	1	1	1	6.977	0.951	29.3	1	1	1
R147	28	0	1	0	1	1.733	0.830	9.4	0	0	0
R148	37	1	1	1	0	5.890	0.951	6	1	1	1
R149	31	1	1	1	1	5.188	0.951	22.1	1	1	0
R150	45	0	1	1	1	4.500	0.951	30	1	1	1
R151	33	1	1	1	1	5.800	0.951	30.4	1	1	1
R152	26	1	1	1	0	3.928	0.951	13.3	1	1	1
R153	29	1	1	1	0	4.600	0.951	20	1	1	1
R154	32	1	1	1	0	3.094	0.951	8.9	0	0	1
R155	33	0	1	1	0	6.300	0.951	18	1	1	1
R156	30	1	1	1	1	4.500	0.951	3.9	1	1	1
R157	36	1	1	1	0	6.341	0.951	30.1	1	1	1
R158	27	1	1	1	0	3.455	0.648	21.6	1	1	1
R159	39	1	1	1	0	5.445	0.648	5.8	1	1	0
R160	36	0	1	1	1	6.727	0.432	22.4	1	1	1
R338	24	1	1	1	0	2.880	0.951	21.7	0	0	0
R152	33	1	1	1	1	2.500	0.830	4.9	0	0	0
R184	28	1	1	0	0	1.923	0.778	33	0	0	0
R164	45	1	1	1	0	3.458	0.432	11.7	1	1	0
R165	37	0	1	1	1	3.141	0.432	26.3	1	1	0
R166	26	1	1	0	0	2.503	0.432	14.2	1	1	0
R167	24	1	0	0	1	4.837	0.798	14.3	1	1	1
R168	39	1	1	1	1	5.199	0.432	24.5	1	1	1
R169	34	1	1	1	0	6.776	0.432	23.5	1	1	0
R170	45	0	1	1	0	2.300	0.432	37.6	1	1	1
R171	32	1	1	0	0	3.450	0.432	11.5	1	0	0
R172	29	1	1	0	0	2.137	0.432	29	1	1	1
R173	27	1	1	0	1	1.750	0.432	27	0	0	0
R174	27	1	1	0	0	2.505	0.432	29.8	1	1	1

n	X1	X2	X3Bumiputera	X4Married	X6Occupation	X7Income	X8Mortgage	X11Location	y1ruleofthumb	Y2HIA	Y3PTI
R176	34	1	1	1	0	2.740	0.432	33.7	1	1	1
R177	32	1	0	0	1	2.275	0.432	28.7	1	1	0
R178	37	1	1	1	1	7.630	0.432	14.9	1	1	0
R179	56	1	1	1	1	3.519	0.432	15.7	1	1	0
R180	27	0	1	1	1	2.458	0.432	14.2	1	1	0
R181	28	1	1	0	1	3.096	0.432	27.9	1	1	0
R182	36	0	1	0	0	2.458	0.432	15	1	1	0
R183	42	1	1	1	1	4.950	0.432	19.9	1	1	1
R184	37	1	1	1	0	2.728	0.432	11.4	1	1	1
R185	44	0	1	1	1	5.533	0.432	10.6	1	1	1
R186	34	1	1	1	0	2.750	0.432	27.5	1	1	1
R187	28	1	1	1	1	3.999	0.432	17.5	1	1	0
R188	32	1	1	1	1	1.390	0.432	14.3	0	0	1
R189	27	1	1	0	1	1.920	0.432	27	1	1	0
R190	29	0	1	0	1	2.430	0.432	21.7	1	1	0
R191	30	1	1	0	1	2.500	0.432	11.4	1	1	1
R192	29	1	1	0	1	2.250	0.432	19.3	1	1	1
R193	24	1	0	0	1	4.400	0.718	22.1	1	1	1
R194	34	1	0	1	1	5.873	0.432	32.5	1	1	0
R195	36	0	0	1	0	5.131	0.432	12.9	1	1	1
R196	38	1	0	1	0	3.000	0.432	20.5	1	1	1
R197	39	1	1	1	1	7.790	0.432	12.8	1	1	1
R198	30	1	1	0	1	2.730	0.432	11.5	1	1	0
R199	31	1	1	0	0	2.689	0.432	30.5	1	1	0
R200	23	0	1	0	0	2.293	0.432	32	1	1	0
R201	26	1	1	0	1	2.500	0.432	24.9	1	1	0
R202	27	1	1	1	0	3.600	0.432	7	1	1	0
R203	30	1	1	1	1	4.300	0.432	15.6	1	1	1
R204	33	1	1	1	1	2.840	0.432	4.1	1	1	1
R205	28	0	1	1	0	2.537	0.432	38.3	1	1	0
R206	26	1	1	0	1	3.100	0.432	31.2	1	1	0
R207	39	1	1	1	1	5.466	0.432	14.9	1	1	0
R208	32	1	1	1	1	4.760	0.432	21.2	1	1	1
R209	31	1	1	1	0	2.270	0.432	13.6	1	1	1
R210	27	0	1	0	1	1.512	0.432	15.4	0	0	1

n	X1	X2	X3Bumiputera	X4Married	X6Occupation	X7Income	X8Mortgage	X11Location	y1ruleofthumb	Y2HIA	Y3PTI
R211	24	1	0	0	0	3.500	0.840	2	1	1	1
R212	24	1	0	0	1	3.384	0.715	17.4	1	1	1
R213	26	1	1	0	1	2.358	0.432	27.3	1	1	1
R214	33	1	1	1	0	2.930	0.432	21.3	1	1	0
R215	25	0	1	1	0	3.500	0.432	18.8	1	1	0
R216	32	1	1	1	0	4.180	0.949	20.8	1	1	0
R217	43	1	1	1	0	3.389	1.080	17.3	0	0	0
R218	55	1	1	1	0	2.280	0.480	72.3	1	1	1
R219	28	1	1	1	1	3.919	0.480	42.9	1	1	1
R220	42	0	1	1	0	3.365	0.480	11.9	1	1	0
R221	35	1	1	1	1	3.380	0.480	10.7	1	1	1
R222	31	1	1	1	0	3.362	0.480	13.1	1	1	1
R223	31	0	1	1	0	5.908	0.480	13.1	1	1	1
R224	28	1	1	1	1	3.182	0.480	14.4	1	1	1
R225	30	0	1	0	1	2.430	0.480	8.9	1	1	1
R226	26	1	0	0	1	2.500	0.480	26.3	1	1	1
R227	28	1	0	0	1	1.400	0.480	23.5	0	0	1
R228	38	1	1	1	1	2.708	0.480	24.9	1	1	1
R229	35	1	1	1	0	3.965	0.480	11	1	1	1
R230	40	0	1	1	1	3.026	0.480	15.9	1	1	1
R231	41	1	1	1	1	2.435	0.480	15.7	1	1	1
R232	35	1	1	1	0	6.346	0.480	14.9	1	1	1
R154	28	1	1	1	0	2.510	0.778	34.5	0	0	0
R234	32	1	1	1	1	5.010	0.824	19.3	1	1	1
R235	32	0	1	1	1	3.317	0.480	11.8	1	1	1
R236	28	1	1	1	1	6.669	0.480	12.1	1	1	1
R237	36	1	1	1	0	3.326	0.480	13	1	1	1
R238	35	1	1	1	0	6.304	0.480	11	1	1	1
R239	34	1	1	1	1	2.558	0.480	15.2	1	1	1
R170	31	1	1	0	0	2.000	0.800	21.6	0	0	1
R241	31	1	1	1	1	3.560	0.480	29.2	1	1	1
R242	36	1	1	1	0	4.875	0.480	36.1	1	1	1
R243	28	1	1	1	1	3.150	0.480	35	1	1	0
R244	40	1	1	1	1	6.492	0.480	45.4	1	1	0
R245	28	0	1	1	0	3.595	0.480	20.3	1	1	1

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n	X1	X2	X3Bumiputera	X4Married	X5Occupation	X7Income	X8Mortgage	X11Location	y1ruleofthumb	Y2HIA	Y3PTI
R246	25	1	1	0	0	2.460	1.173	21.6	0	0	1
R247	29	1	1	1	1	5.811	0.480	35.4	1	1	1
R248	29	1	0	0	1	3.300	0.480	39.8	1	1	0
R249	31	1	1	1	0	4.350	0.480	28.6	1	1	1
R250	41	0	1	1	1	3.419	0.480	8.4	1	1	1
R251	38	1	1	1	1	3.419	0.480	8.4	1	1	1
R252	31	1	1	0	1	3.651	0.480	56.9	1	1	1
R253	30	1	1	0	0	3.420	0.480	24.7	1	1	0
R254	28	1	1	0	0	3.263	0.480	20.1	1	1	0
R255	33	0	1	1	0	4.523	0.480	35.8	1	1	0
R256	30	1	1	1	1	2.658	0.480	38.2	1	1	0
R257	32	1	1	1	1	2.746	0.480	35.5	1	1	1
R258	29	1	1	1	0	3.452	0.480	37.1	1	1	1
R157	27	1	0	0	0	2.500	0.778	20.3	0	1	1
R260	29	0	1	1	0	3.482	0.480	41.7	1	1	1
R261	30	1	1	1	0	5.604	0.480	44.3	1	1	1
R262	35	1	1	1	0	2.498	0.480	31.7	1	1	0
R263	36	1	1	1	1	3.166	0.480	52.1	1	1	1
R264	40	1	1	1	1	2.800	0.480	39.8	1	1	0
R265	32	0	1	0	0	3.870	0.480	35.8	1	1	0
R266	31	1	1	0	0	2.790	0.480	29.1	1	1	0
R267	34	1	1	0	1	3.488	1.142	39.7	0	0	0
R268	27	1	1	0	1	2.657	0.480	32.8	1	1	0
R269	30	1	1	0	1	2.250	0.480	45.3	1	1	0
R270	30	0	1	0	0	2.709	0.480	29.1	1	1	1
R271	28	1	1	0	0	4.216	0.480	20.9	1	1	1
R272	28	1	1	0	0	3.800	0.480	44.3	1	1	0
R163	28	0	1	0	1	2.097	0.973	32.3	0	1	1
R274	29	1	1	0	1	3.050	0.480	36.6	1	1	0
R275	28	0	1	0	1	3.036	0.480	42.1	1	1	0
R276	25	1	1	1	0	4.155	0.480	32.1	1	1	0
R277	25	1	1	1	0	4.455	0.825	2.6	1	1	0
R278	28	1	1	1	1	4.463	0.480	32.3	1	1	1
R279	34	1	1	1	0	3.460	1.118	19.3	0	0	0
R280	27	0	1	0	1	3.450	0.770	22.1	1	1	1

n	X1	X2	X3Bumiputera	X4Married	X5Occupation	X7Income	X8Mortgage	X11Location	y1ruleofthumb	Y2HIA	Y3PTI
R281	31	1	1	1	0	4.336	1.074	23.3	1	1	0
R282	27	1	1	0	1	3.794	1.201	20.7	0	0	0
R283	23	1	1	0	1	2.832	0.841	16.4	1	1	1
R284	23	1	1	0	1	2.581	0.826	14.4	0	0	0
R285	30	0	1	1	0	3.900	0.480	48.4	1	1	0
R286	28	1	1	1	1	7.697	0.480	29.8	1	1	0
R287	27	1	0	0	0	2.500	0.801	11.2	0	0	0
R288	30	1	1	1	1	5.876	0.865	9.3	1	1	0
R289	31	1	1	1	1	4.529	0.865	32.4	1	1	0
R290	27	0	1	0	1	3.660	0.865	51.9	1	1	0
R291	30	1	1	0	1	3.150	0.865	23.7	0	0	0
R292	26	1	0	0	1	4.250	0.901	18.6	1	1	0
R293	31	1	1	1	0	6.697	0.865	10	1	1	1
R294	31	1	1	1	0	4.225	0.865	49.6	1	1	1
R295	50	0	1	1	1	7.100	0.859	13.9	1	1	0
R296	33	1	0	0	1	3.100	1.134	13	0	0	1
R297	25	1	1	1	0	3.000	0.778	28.6	0	0	0
R298	51	1	0	1	0	6.800	1.008	3.4	1	1	0
R299	24	1	1	0	0	4.613	1.093	23	1	1	0
R300	28	0	1	1	1	3.800	1.140	21.3	0	0	1
R301	26	1	0	0	1	4.494	1.081	26.8	1	1	0
R302	38	1	1	1	0	3.780	1.081	3.2	0	0	0
R303	28	1	1	1	1	5.354	1.081	3.6	1	1	1
R304	27	1	1	0	0	3.800	1.191	20.8	0	0	0
R305	22	0	0	0	0	3.071	1.199	8.8	0	0	0
R306	50	1	0	1	1	3.328	1.134	10.4	0	0	0
R307	29	1	1	0	1	3.200	1.394	42.4	0	0	0
R308	28	1	1	1	1	6.080	0.920	17.2	1	1	0
R309	30	1	1	1	0	5.328	0.825	13.5	1	1	0
R310	27	0	1	0	1	2.225	0.903	12.7	0	0	1
R311	35	1	1	1	0	8.466	0.773	14.2	1	1	0
R312	23	1	1	0	1	3.101	1.170	18	0	0	0
R313	29	1	1	1	0	3.300	1.111	13.1	0	0	0
R314	25	1	1	1	1	3.950	0.878	18.8	1	1	1
R315	39	0	1	1	1	6.342	0.985	33.5	1	1	0

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n	X1	X2	X3Bumiputera	X4Married	X6Occupation	X7Income	X8Mortgage	X11Location	y1ruleofthumb	Y2HIA	Y3PTI
R316	31	1	1	1	0	2.850	0.832	14.4	0	0	0
R317	35	1	1	0	0	2.665	0.864	15.5	0	0	0
R318	27	1	1	1	1	5.266	0.689	22.4	1	1	1
R319	23	1	1	0	0	2.305	0.842	19.2	0	0	0
R320	26	0	1	0	0	1.989	0.830	24.1	0	0	0
R321	25	1	1	0	0	2.607	0.810	13.9	0	0	0
R322	25	1	1	1	0	3.750	0.934	34.9	1	1	0
R323	23	1	1	0	0	2.315	0.771	34.5	0	0	0
R324	41	1	1	1	1	4.291	0.938	19.3	1	1	0
R325	32	0	1	1	0	5.063	0.820	34.2	1	1	0
R326	31	1	1	1	0	3.713	0.865	18.9	1	1	0
R327	29	1	1	0	1	2.058	0.610	21.5	1	1	0
R328	24	1	1	0	1	2.726	0.797	4.6	1	1	0
R329	27	1	1	0	1	3.054	0.853	26.7	1	1	0
R330	37	0	1	1	0	6.022	0.794	24.3	1	1	0
R331	34	1	1	1	1	4.000	0.939	10	1	1	0
R332	32	1	1	1	0	4.079	0.762	12.4	1	1	0
R333	33	1	1	0	1	3.770	0.813	20.6	1	1	0
R334	29	1	1	1	0	5.621	0.913	34.3	1	1	0
R335	28	0	1	1	1	2.550	0.799	20.8	0	0	0
R336	29	1	1	1	1	4.283	0.830	4.4	1	1	0
R337	26	1	1	0	0	3.631	0.801	5.7	1	1	0
R338	30	1	1	0	0	2.700	0.817	65.8	0	0	0
R339	28	1	1	1	0	3.940	0.801	31.7	1	1	0
R340	23	0	1	1	0	4.742	0.790	29	1	1	0

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Appendix 5:

Logistic Regression Analysis Using Stata MP18.0

1. Logistic Regression Coefficients for Housing Affordability Based on the 30% Rule of Thumb.

Logistic regression — Number of obs = 340; LR chi2(8) = 341.46; Prob > chi2 = 0.0000; Log likelihood = -13.58621; Pseudo R2 = 0.9263

y1ruleofthumb	Coefficient	Std. err.	z	P>|z|	[95% conf.	interval]
X1Age	.0452358	.0975807	0.46	0.643	-.1460188	.2364904
X2Gender	.4450221	1.460073	0.30	0.761	-2.416668	3.306713
X3Bumiputera	2.934882	2.171156	1.35	0.176	-1.320505	7.190269
X4Married	-2.46975	1.771573	-1.39	0.163	-5.94197	1.002469
X6Occupation	1.455145	1.485771	0.98	0.327	-1.456912	4.367203
X7Income	14.25122	3.700254	3.85	0.000	6.998855	21.50359
X8Mortgage	-44.84153	11.61088	-3.86	0.000	-67.59843	-22.08462
X11Location	-.052978	.0528886	-1.00	0.316	-.1566378	.0506818
_cons	-9.269229	5.536868	-1.67	0.094	-20.12129	1.582833

Note: 8 failures and 141 successes completely determined.

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2. Marginal Effects after Logit Regression for Probability of Housing Affordability Based on the 30% Rule of Thumb.

Marginal effects after logit
y = Pr(y1ruleofthumb) (predict)
= .9999999

variable	dy/dx	Std. err.	z	P>|z|	[95% C.I.]		X
X1Age	1.05e-08	.00000	0.02	0.986	-1.2e-06	1.2e-06	31.9353
X2Gender*	5.30e-08	.00000	0.17	0.864	-5.5e-07	6.6e-07	.782353
X3Bumi~a*	1.37e-06	.00001	0.26	0.795	-9.0e-06	.000012	.897059
X4Marr~d*	-2.43e-07	.00000	-0.25	0.803	-2.2e-06	1.7e-06	.620588
X6Occu~n*	1.76e-07	.00000	0.26	0.798	-1.2e-06	1.5e-06	.544118
X7Income	3.31e-06	.00019	0.02	0.986	-.000369	.000376	3.7092
X8Mort~e	-.0000104	.0006	-0.02	0.986	-.001183	.001163	.670728
X11Loc~n	-1.23e-08	.00000	-0.02	0.986	-1.4e-06	1.4e-06	21.1694

(*) dy/dx is for discrete change of dummy variable from 0 to 1

3. Logistic Regression Coefficients for Housing Affordability Based on the Housing Industry Association Index @ HIA Index

Logistic regression — Number of obs = 340; LR chi2(8) = 283.38; Prob > chi2 = 0.0000; Log likelihood = -40.202675; Pseudo R2 = 0.7790

y2HIA	Coefficient	Std. err.	z	P>|z|	[95% conf.	interval]
X1Age	-.0143717	.0585982	-0.25	0.806	-.1292221	.1004787
X2Gender	-.1353889	.7450019	-0.18	0.856	-1.595566	1.324788
X3Bumiputera	-.8030089	.8805654	-0.91	0.362	-2.528885	.9228676
X4Married	-.2273559	.7382766	-0.31	0.758	-1.674351	1.21964
X6Occupation	.7254441	.6386281	1.14	0.256	-.526244	1.977132
X7Income	5.513415	.8770695	6.29	0.000	3.79439	7.23244
X8Mortgage	-18.09733	2.704499	-6.69	0.000	-23.39805	-12.79661
X11Location	.0000359	.0248294	0.00	0.999	-.0486287	.0487005
_cons	-.7447622	2.649951	-0.28	0.779	-5.93857	4.449046

Note: 0 failures and 33 successes completely determined.

4. Marginal Effect for Logistic Regression for the Housing Industry Association Index @ HIA Index Model

Marginal effects after logit
y = Pr(y2HIA) (predict)
= .99855238

variable	dy/dx	Std. err.	z	P>|z|	[95% C.I.]		X
X1Age	-.0000208	.00009	-0.24	0.812	-.000192	.000151	31.9353
X2Gender*	-.0001885	.001	-0.19	0.851	-.002158	.001781	.782353
X3Bumi~a*	-.0008673	.00105	-0.83	0.409	-.002926	.001192	.897059
X4Marr~d*	-.0003205	.00103	-0.31	0.757	-.002347	.001706	.620588
X6Occu~n*	.0011063	.00138	0.80	0.422	-.001597	.003809	.544118
X7Income	.0079698	.00688	1.16	0.247	-.005524	.021463	3.7092
X8Mort~e	-.0261601	.02313	-1.13	0.258	-.071493	.019173	.670728
X11Loc~n	5.19e-08	.00004	0.00	0.999	-.00007	.00007	21.1694

(*) dy/dx is for discrete change of dummy variable from 0 to 1

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5. Logistic Regression Coefficients for Housing Affordability Based on the Price-to-Income Ratio (PTI)

Logistic regression — Number of obs = 340; LR chi2(8) = 50.38; Prob > chi2 = 0.0000; Log likelihood = -207.3566; Pseudo R2 = 0.1083

y3PTI	Coefficient	Std. err.	z	P>|z|	[95% conf.	interval]
X1Age	-.0104643	.0222875	-0.47	0.639	-.0541469	.0332183
X2Gender	-.0399674	.290281	-0.14	0.890	-.6089078	.528973
X3Bumiputera	-.7315842	.4245866	-1.72	0.085	-1.563759	.1005903
X4Married	1.095677	.3163369	3.46	0.001	.4756684	1.715686
X6Occupation	.4406692	.2407188	1.83	0.067	-.031131	.9124695
X7Income	-.0711351	.0943576	-0.75	0.451	-.2560725	.1138024
X8Mortgage	-2.424546	.5081223	-4.77	0.000	-3.420448	-1.428645
X11Location	-.0190215	.0103261	-1.84	0.065	-.0392603	.0012172
_cons	2.078872	.9974199	2.08	0.037	.1239649	4.033779

6. Marginal Effects after Logit Regression for Probability of Housing Affordability Based on PTI (Price-to-Income Ratio)

Marginal effects after logit
y = Pr(y3PTI) (predict)
= .42168682

variable	dy/dx	Std. err.	z	P>|z|	[95% C.I.]		X
X1Age	-.0025519	.00543	-0.47	0.639	-.013202	.008099	31.9353
X2Gender*	-.0097634	.07103	-0.14	0.891	-.148978	.129451	.782353
X3Bumi~a*	-.1808555	.10303	-1.76	0.079	-.382782	.021071	.897059
X4Marr~d*	.2551797	.06852	3.72	0.000	.120875	.389484	.620588
X6Occu~n*	.1067323	.05768	1.85	0.064	-.006324	.219788	.544118
X7Income	-.0173475	.02302	-0.75	0.451	-.062467	.027772	3.7092
X8Mort~e	-.5912669	.12355	-4.79	0.000	-.833425	-.349109	.670728
X11Loc~n	-.0046387	.00252	-1.84	0.065	-.009569	.000291	21.1694

(*) dy/dx is for discrete change of dummy variable from 0 to 1

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Appendix 6:

Assessment of the Predictive Accuracy, Goodness-of-Fit, and Model Complexity of Logistic Regression Models.

1. Goodness-of-Fit Assessment Using Hosmer-Lemeshow Test

```
Goodness-of-fit test after logistic model
Variable: y1ruleofthumb

      Number of observations =    340
Number of covariate patterns =    340
          Pearson chi2(331) =  31.86
                Prob > chi2 = 1.0000
```

```
Goodness-of-fit test after logistic model
Variable: y1ruleofthumb

 Number of observations =    340
       Number of groups =      9
Hosmer-Lemeshow chi2(7) =   0.54
             Prob > chi2 = 0.9993
```

```
Goodness-of-fit test after logistic model
Variable: y2HIA

      Number of observations =    340
Number of covariate patterns =    340
          Pearson chi2(331) = 10031.87
                Prob > chi2 =  0.0000
```

```
Goodness-of-fit test after logistic model
Variable: y2HIA

 Number of observations =    340
       Number of groups =     10
Hosmer-Lemeshow chi2(8) = 125.11
             Prob > chi2 = 0.0000
```

```
Goodness-of-fit test after logistic model
Variable: y3PTI

      Number of observations =    340
Number of covariate patterns =    340
          Pearson chi2(331) = 341.23
                Prob > chi2 = 0.3375
```

```
Goodness-of-fit test after logistic model
Variable: y3PTI

 Number of observations =    340
       Number of groups =     10
Hosmer-Lemeshow chi2(8) =   8.11
             Prob > chi2 = 0.4226
```

2. Akaike Information Criterion (AIC), Bayesian Information Criterion (BIC)

Measures of Fit for **logit** of **y1ruleofthumb**			
Log-Lik Intercept Only:	-184.315	Log-Lik Full Model:	-13.586
D(331):	27.172	LR(8):	341.458
		Prob > LR:	0.000
McFadden's R2:	0.926	McFadden's Adj R2:	0.877
Maximum Likelihood R2:	0.634	Cragg & Uhler's R2:	0.957
McKelvey and Zavoina's R2:	0.993	Efron's R2:	0.929
Variance of y*:	447.762	Variance of error:	3.290
Count R2:	0.982	Adj Count R2:	0.924
AIC:	0.133	AIC*n:	45.172
BIC:	-1902.209	BIC':	-294.827

Measures of Fit for **logit** of **y2HIA**			
Log-Lik Intercept Only:	-181.892	Log-Lik Full Model:	-40.203
D(331):	80.405	LR(8):	283.379
		Prob > LR:	0.000
McFadden's R2:	0.779	McFadden's Adj R2:	0.729
Maximum Likelihood R2:	0.565	Cragg & Uhler's R2:	0.861
McKelvey and Zavoina's R2:	0.954	Efron's R2:	0.858
Variance of y*:	71.233	Variance of error:	3.290
Count R2:	0.965	Adj Count R2:	0.844
AIC:	0.289	AIC*n:	98.405
BIC:	-1848.976	BIC':	-236.747

Measures of Fit for **logit** of **y3PTI**			
Log-Lik Intercept Only:	-232.549	Log-Lik Full Model:	-207.357
D(331):	414.713	LR(8):	50.384
		Prob > LR:	0.000
McFadden's R2:	0.108	McFadden's Adj R2:	0.070
Maximum Likelihood R2:	0.138	Cragg & Uhler's R2:	0.185
McKelvey and Zavoina's R2:	0.186	Efron's R2:	0.142
Variance of y*:	4.041	Variance of error:	3.290
Count R2:	0.668	Adj Count R2:	0.231
AIC:	1.273	AIC*n:	432.713
BIC:	-1514.668	BIC':	-3.753

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3. Classification Performance of Logistic Regression Models

Logistic model for y1ruleofthumb

Classified	True D	True ~D	Total
+	258	3	261
-	3	76	79
Total	261	79	340

Classified + if predicted Pr(D) >= .5
True D defined as y1ruleofthumb != 0

Sensitivity	Pr(+| D)	98.85%
Specificity	Pr(-|~D)	96.20%
Positive predictive value	Pr(D| +)	98.85%
Negative predictive value	Pr(~D| -)	96.20%
False + rate for true ~D	Pr(+|~D)	3.80%
False - rate for true D	Pr(-| D)	1.15%
False + rate for classified +	Pr(~D| +)	1.15%
False - rate for classified -	Pr(D| -)	3.80%
Correctly classified		98.24%

Logistic model for y2HIA

Classified	True D	True ~D	Total
+	256	5	261
-	7	72	79
Total	263	77	340

Classified + if predicted Pr(D) >= .5
True D defined as y2HIA != 0

Sensitivity	Pr(+| D)	97.34%
Specificity	Pr(-|~D)	93.51%
Positive predictive value	Pr(D| +)	98.08%
Negative predictive value	Pr(~D| -)	91.14%
False + rate for true ~D	Pr(+|~D)	6.49%
False - rate for true D	Pr(-| D)	2.66%
False + rate for classified +	Pr(~D| +)	1.92%
False - rate for classified -	Pr(D| -)	8.86%
Correctly classified		96.47%

Logistic model for y3PTI

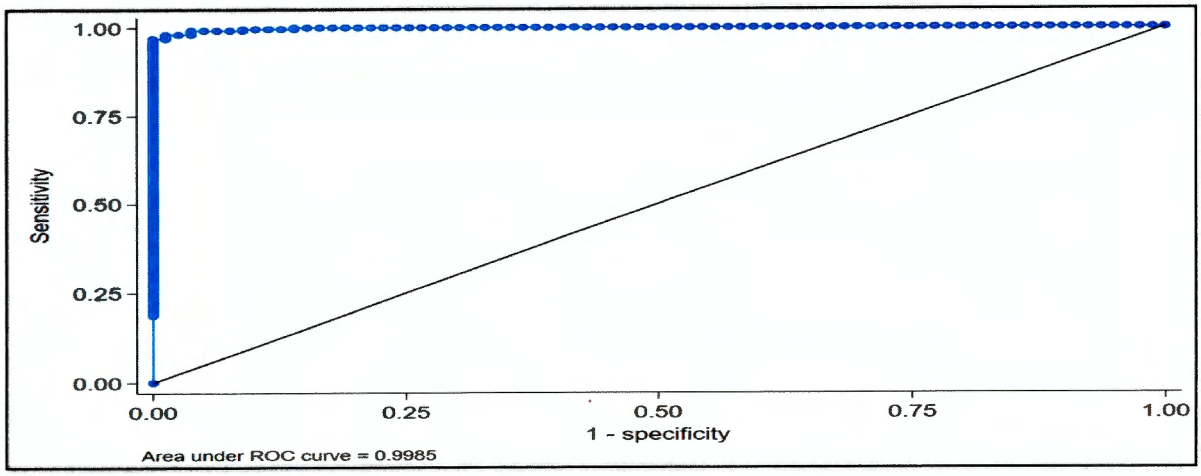
Classified	True D	True ~D	Total
+	77	43	120
-	70	150	220
Total	147	193	340

Classified + if predicted Pr(D) >= .5
True D defined as y3PTI != 0

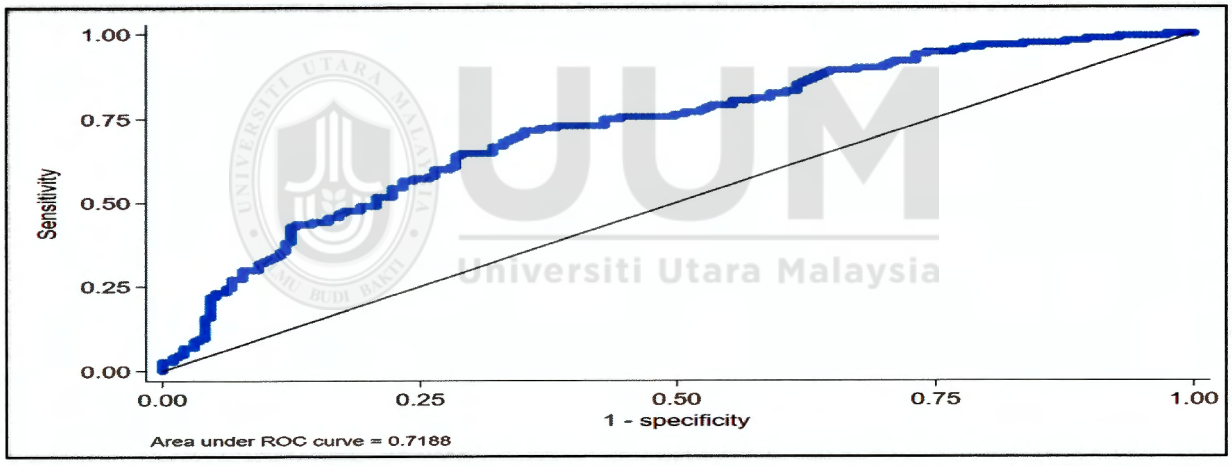
Sensitivity	Pr(+| D)	52.38%
Specificity	Pr(-|~D)	77.72%
Positive predictive value	Pr(D| +)	64.17%
Negative predictive value	Pr(~D| -)	68.18%
False + rate for true ~D	Pr(+|~D)	22.28%
False - rate for true D	Pr(-| D)	47.62%
False + rate for classified +	Pr(~D| +)	35.83%
False - rate for classified -	Pr(D| -)	31.82%
Correctly classified		66.76%

4. AREA UNDER ROC CURVE ANALYSIS

4.1 Logistic model for y1ruleofthumb



4.2 Logistic model for y2HIA



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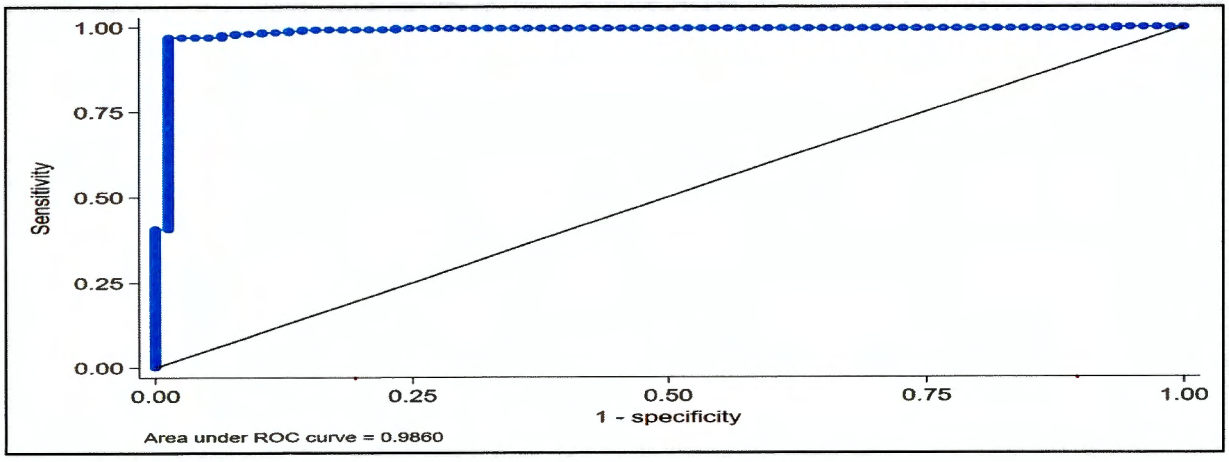
4.3 Logistic model for y2PTI



Appendix 7: Interview Response Form

1. Financial institution

2. Developer representative – The Real Estate and Housing Developers' Association (REHDA)

3. The Ministry of Housing and Local Government (KPKT)

4. Housing Buyers Association (HBA)

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1. Financial Institution

Topic of Research: Housing Affordability of Rumah Selangorku Scheme

Objective: This interview aims to seek expert insights and confirmation regarding the identified discrepancies in the factors that affect housing affordability for applicants eligible for the Rumah Selangorku scheme between Selangor Housing and Real Property Board (LPHS) body and financial institutions. The information obtained will contribute to a comprehensive understanding of housing affordability dynamics and support the dissertation on this topic.

Thank you for your willingness to participate in this research project. Your expertise is invaluable to our study, and we greatly appreciate the insights you can provide. Please complete the following interview questions to the best of your knowledge.

Participant Information

Name : -

Title/Position : **Officer**

Organization : **Financial Institution**

Contact Information (Email/Phone) : -

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Interview Questions:

1. This question aims to understand the specific eligibility criteria and factors that financial institutions consider when evaluating applicants for housing loans within the context of affordable housing schemes. Insights into their assessment process can shed light on the factors they prioritize

   Which criteria and factors does your financial institution consider when assessing eligibility for housing loans, especially in the context of affordable housing programs such as Rumah Selangorku?

1) Credit standing of a particular applicant.

2) Includes industry applicant's work in, nature of work etc.

1

3) They income must be able to support obligations under the financing

2. The study's findings have highlighted the significant impact of the age factor, along with income, mortgage, and price, on the considerations made by financial institutions when determining the affordability of housing loans for applicants. This question aims to gain insights into how financial institutions view the importance of these factors and how they integrate them into their decision-making processes regarding affordable housing mortgages.

   What role do factors like age and location play in the decision-making process when determining an applicant's eligibility for an affordable housing project mortgage?

   Age is considered in connection with the applicant's ability to generate income and honour obligations under mortgage financing.

3. This question delves into the reasons behind financial institutions' decisions to approve housing loans for applicants who might not meet traditional affordability benchmarks. Understanding their rationale can provide insights into their risk assessment and lending practices.

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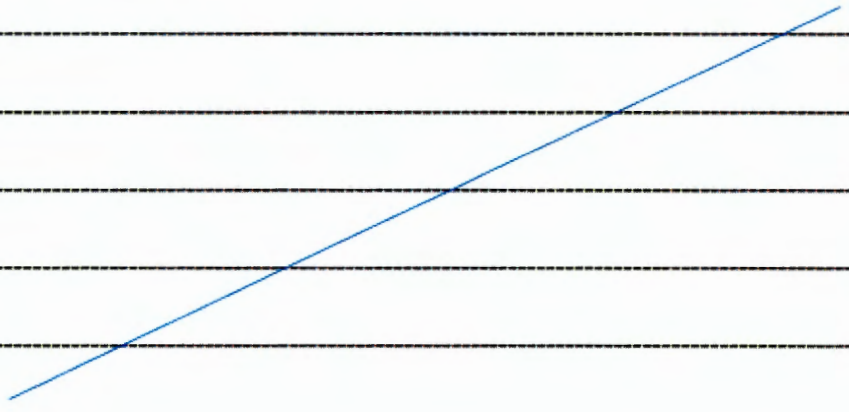
   Could you please explain why your bank/financial institutions approves home loans for people who spend more than 30% of their income on housing and have low scores on the HIA Housing Affordability Index? Your insights on this would be much appreciated?



4. Financial stability is a crucial factor in loan approval. This question seeks to uncover the methods and criteria financial institutions use to assess the long-term financial stability of loan applicants and how this assessment influences their decisions.

How do you evaluate the long-term financial stability of loan applicants, and how does this evaluation impact the loan approval process?

1) **No of years on employment of applicant / purchaser**
    - **Based on no. of years', with minimum for 2 years - as employee, Bank's may view the applicants will have honour on long term financial stability.**

2) **Educational Level.**
    - **Level of education is another point for bank to justified long term financial stability. As professional, applicants / purchaser – will improved his household income from time to time**

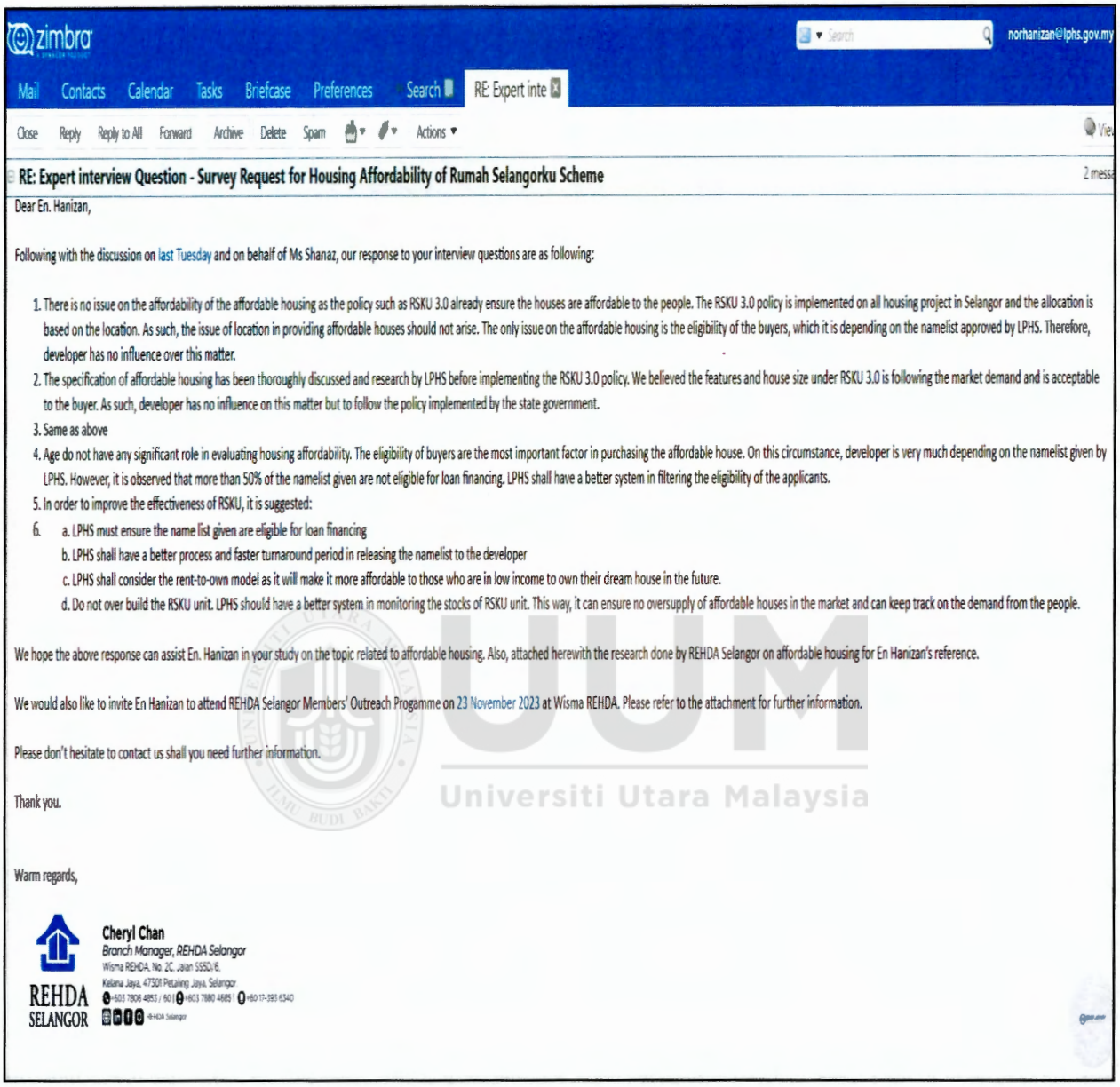
5. Loan default risk management is vital, especially in affordable housing programs. This question aims to explore the risk mitigation strategies and measures that financial institutions implement, with a focus on ensuring the success of low-income applicants.

What strategies or measures does your institution employ to reduce the risk of loan defaults, particularly among low-income applicants with this type of affordable mortgage?

As elaborate above. Bank will try on best effort basis to oblige our duty to assist on financing affordable property however the risk of loan default can be mitigating as above info; -

1) **Assessing application met bank criteria for financing; -**
    - **Applicant Credit Standing**

2. Developer – REHDA Selangor



zimbra

norhanizan@lphs.gov.my

Mail | Contacts | Calendar | Tasks | Briefcase | Preferences | Search | RE: Expert inte

Close | Reply | Reply to All | Forward | Archive | Delete | Spam | Actions

RE: Expert interview Question - Survey Request for Housing Affordability of Rumah Selangorku Scheme

Dear En. Hanizan,

Following with the discussion on last Tuesday and on behalf of Ms Shanaz, our response to your interview questions are as following:

1. There is no issue on the affordability of the affordable housing as the policy such as RSKU 3.0 already ensure the houses are affordable to the people. The RSKU 3.0 policy is implemented on all housing project in Selangor and the allocation is based on the location. As such, the issue of location in providing affordable houses should not arise. The only issue on the affordable housing is the eligibility of the buyers, which it is depending on the namelist approved by LPHS. Therefore, developer has no influence over this matter.
2. The specification of affordable housing has been thoroughly discussed and research by LPHS before implementing the RSKU 3.0 policy. We believed the features and house size under RSKU 3.0 is following the market demand and is acceptable to the buyer. As such, developer has no influence on this matter but to follow the policy implemented by the state government.
3. Same as above
4. Age do not have any significant role in evaluating housing affordability. The eligibility of buyers are the most important factor in purchasing the affordable house. On this circumstance, developer is very much depending on the namelist given by LPHS. However, it is observed that more than 50% of the namelist given are not eligible for loan financing. LPHS shall have a better system in filtering the eligibility of the applicants.
5. In order to improve the effectiveness of RSKU, it is suggested:
6. a. LPHS must ensure the name list given are eligible for loan financing
   b. LPHS shall have a better process and faster turnaround period in releasing the namelist to the developer
   c. LPHS shall consider the rent-to-own model as it will make it more affordable to those who are in low income to own their dream house in the future.
   d. Do not over build the RSKU unit. LPHS should have a better system in monitoring the stocks of RSKU unit. This way, it can ensure no oversupply of affordable houses in the market and can keep track on the demand from the people.

We hope the above response can assist En. Hanizan in your study on the topic related to affordable housing. Also, attached herewith the research done by REHDA Selangor on affordable housing for En Hanizan's reference.

We would also like to invite En Hanizan to attend REHDA Selangor Members' Outreach Progamme on 23 November 2023 at Wisma REHDA. Please refer to the attachment for further information.

Please don't hesitate to contact us shall you need further information.

Thank you.

Warm regards,

REHDA SELANGOR

Cheryl Chan
Branch Manager, REHDA Selangor
Wisma REHDA, No. 2C, Jalan SS5D/6,
Kelana Jaya, 47301 Petaling Jaya, Selangor
+603 7806 4853 / 601 +603 7880 4685 / +60 17-393 6340
+REHDA Selangor

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3. The Ministry of Housing and Local Government (KPKT)

Topic of Research: Housing Affordability of Rumah Selangorku Scheme

Objective: This interview aims to seek expert insights and confirmation regarding the identified discrepancies in the factors that affect housing affordability for applicants eligible for the Rumah Selangorku scheme between Selangor Housing and Real Property Board (LPHS) body and financial institutions. The information obtained will contribute to a comprehensive understanding of housing affordability dynamics and support the dissertation on this topic.

Thank you for your willingness to participate in this research project. Your expertise is invaluable to our study, and we greatly appreciate the insights you can provide. Please complete the following interview questions to the best of your knowledge.

Participant Information

Name	:	**Hamizah binti Abdul Fattah**
Title/Position	:	**Assistant Secretary**
Organization	:	**BAHAGIAN PERANCANGAN PERUMAHAN, KEMENTERIAN PEMBANGUNAN KERAJAAN TEMPATAN (KPKT)**
Contact Information (Email/Phone)	:	**hamizah.fattah@kpkt.gov.my/ 88913407**

Interview Questions:

1. This question seeks to understand how the Ministry of Local Government Development assesses housing affordability in the context of affordable housing initiatives.

How does the Ministry of Local Government Development define and measure housing affordability within the context of affordable housing projects in Malaysia?

There are three commonly used indicators to measure housing affordability, namely median multiple, housing cost burden and residual income. Housing affordability in Malaysia is predominantly an issue of house price and income. Therefore, median multiple is used as the primary indicator to measure housing affordability by comparing median house prices to median household income. This indicator is also adopted by the World Bank.

A median multiple of 3 and below signals that the housing market in an area is affordable. Hence, an affordable house price is three times the median annual household income. Since the house price and median household income vary in each state, the government has set the maximum affordable house price at RM300,000.

2. This study requires an explanation from the Ministry regarding the policies and strategies it has implemented to effectively address housing affordability challenges and facilitate access to affordable housing options.

What are the key policy initiatives and strategies implemented by the Ministry to ensure that affordable housing remains accessible to low- and middle-income households?

Under the Twelfth Malaysia Plan (2021-2025), the government is committed to supply 500,000 quality and liveable affordable housing units by 2025 as part of the strategy to provide better access to affordable housing for the targeted group. KPKT has been given the responsibility to monitor the implementation of this strategy by all federal and state agencies as well as private housing developers.

In order to control affordable housing development planning and increase the affordable housing stock, the National Affordable Housing Policy (NAHP) has set the requirement for the private sector to provide at least 30 per cent of affordable housing in any new housing development. Yet, the state government can implement this policy according to their needs and state conditions.

Besides, the government is aware that the provision of housing needs to be complemented by accessibility to financing. Therefore, the ministry has introduced the Malaysian Housing Financing Initiative or i-Biaya as part of the government's

efforts to facilitate housing loans to the low-and medium-income groups. Currently, Housing Credit Guarantee Scheme (HCGS) by Syarikat Jaminan Kredit Perumahan Berhad (SJKP) is one of the schemes to be offered through i-Biaya.

HCGS is offering a financing limit of up to RM500,000 to help first-time homebuyers with irregular income such as gig economy workers, business owners, traders or small entrepreneurs to own a house. This group usually does not have complete documents to obtain housing loans such as no salary slips, earning a low income, no EPF contribution and so on. Through the 2024 Budget, the government has proposed an additional RM10 billion in guarantees under SJKP to benefit 40,000 borrowers.

Furthermore, the government has launched the Malaysian Home Ownership Initiative or i-Miliki to help first-time homebuyers reduce the burden of buying a home. The purchasers of homes priced RM500,000 and below will be fully exempt from paying the stamp duties on the Memorandum of Transfer (MOT) and loan agreement, while purchasers of residential units priced above RM500,000 up to RM1 million will receive 75 per cent remittance on the two stamp duties. The stamp duty exemption or remission is applicable when the sale and purchase agreement is executed between 1 Jun 2022 to 31 December 2023.

3. This question aims to gain an understanding of how income eligibility criteria are established and whether they effectively cater to various income segments.

Can you explain how the Ministry sets income eligibility criteria for affordable housing schemes and how these criteria accommodate various income groups?

NAHP has set an affordability ownership control. However, the terms and conditions of owning an affordable home vary between state governments. The control policy is to determine the groups that are truly qualified and have fulfilled the eligibility criteria set by the housing policies of the respective states or the federal government. Among the general eligibility criteria for the affordable housing scheme are being a Malaysian citizen, age of 18 years old and above, having household income within the threshold and not owing any other house.

The affordable housing schemes managed by the ministry is divided into two groups. The People's Housing Programme (PPR) and People-Friendly Homes (RMR) are affordable housing programmes are targeted low-income groups (B40) with income threshold less than RM4,850. Meanwhile, projects under PR1MA Homes and SPNB Residence are targeted middle-income group (M40) with income threshold up to RM10,959.

4. This question explores the Ministry's regulatory role in ensuring that developers adhere to affordability standards, helping to maintain the accessibility of affordable housing.

How does the Ministry oversee and regulate housing developers to ensure their compliance with affordability standards and guidelines in affordable housing projects?

NAHP has outlined a standard for affordable housing based on the National Housing Standard (CIS26:2019) as guidance to the parties involved in the planning, designing and building of affordable housing projects in Malaysia. The standard sets the minimum requirements for the provision of quality housing in Malaysia.

On the other hand, the ministry also emphasized the need for all housing developers to meet the Quality Assessment System in Construction (QLASSIC) certification and encourage the usage of IBS technology in housing construction to ensure the standard on quality of workmanship. Since 2018, the government has mandated the use of the IBS method for government projects worth RM10 million and above, with a minimum rate of 70% of the IBS score.

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5. This question seeks insights into the Ministry's forward-looking plans and initiatives to enhance housing affordability in Malaysia.

What are the plans and initiatives of the Ministry to further improve housing affordability and accessibility for Malaysians, particularly within the affordable housing sector?

Moving forward, the ministry has come up with multiple strategies to enhance housing affordability and accessibility for the nation. Among the strategies are:

(i) continue to provide more incentives to encourage developers from the private sector to develop affordable homes such as giving fast lane approval of planning permission and building applications;

(ii) mapping the affordable house price according to the median income based on the locality to ensure the selling price of houses is affordable and the supply of houses can be sold as well as to reduce the unsold houses (overhang);

(iii) encourage the housing developer to conduct feasibility study before submitting the planning permission approval to the local authority (PBT). The results of the study will help them to build the houses according to the demand of each locality; and

(iv) for better planning, the ministry has also embarked on developing Big Data Analytics (BDA) for housing as a data centre. This will help leverage and facilitate evidence-based policy formulation, as well as to strengthen institutional capability in planning and monitoring the housing industry in Malaysia.

6. Thank you for taking the time to complete our interview questionnaire. Your feedback is greatly appreciated. Please feel free to share any additional comments or suggestions below.

The ministry will be embarking on a new dimension of National Housing Policy (NHP 3.0) studies based on the MADANI framework to align with the vision to create a prosperous nation and balance for all Malaysians as well as to provide a better shelter for all.

We look forward to your suggestions in regards to NHP 3.0 studies and your research outcome on the Housing Affordability of Rumah Selangorku Scheme.

Signature :

Date :

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4. Housing Buyers Association (HBA)

Topic of Research: Housing Affordability of Rumah Selangorku Scheme

Objective: This interview aims to seek expert insights and confirmation regarding the identified discrepancies in the factors that affect housing affordability for applicants eligible for the Rumah Selangorku scheme between Selangor Housing and Real Property Board (LPHS) body and financial institutions. The information obtained will contribute to a comprehensive understanding of housing affordability dynamics and support the dissertation on this topic.

Thank you for your willingness to participate in this research project. Your expertise is invaluable to our study, and we greatly appreciate the insights you can provide. Please complete the following interview questions to the best of your knowledge.

Participant Information

Name	:	**DATUK CHANG KIM LOONG** DSPN AMN
Title/Position	:	**HONORARY SECRETARY-GENERAL**
Organization	:	**NATIONAL HOUSE BUYERS ASSOCIATION**
Contact Information (Email/Phone)	:	**012-3345676 / klchang@hba.org.my**

Interview Questions:

1. This question seeks to tap into the experiences and concerns of homebuyers in Selangor regarding housing affordability. It encourages respondents to share personal stories, observations, and any challenges they have faced in their quest for affordable housing. By exploring these experiences, we aim to understand better the real-world issues that homebuyers encounter in Selangor's housing market.

   Could you kindly provide insights into the experiences and concerns expressed by homebuyers regarding housing affordability in Selangor

1

Often, people buy house under pressure from their family members because it is the right thing to have roof over their head. The noble idea of buying a house have many obstacles especially money management. As a result, they don't have enough monthly income left over to pay for food, transportation, health care, and other essential living expenses and contingency for emergencies. They may also be one missed pay check away from eviction or foreclosure.

Suffering the fate of foreclosure can be humiliating and devastating for owners when their homes is publicly proclaimed for auction (lelong). It's the beginning of a nightmare. It makes them 'house poor', as a result.

The following are some of the reasons that are of concern of homebuyers in their quest for housing affordability:

1: Incomes for many potential buyers are just too low compared to the cost of housing, its ideal location and types of their choice

2: For commercial profit developers: they generally don't respond to the demand for housing among lower-income households. Hence, Selangor state economic agencies should embark on providing affordable homes as was initially formulated ie PKNS.

PKNS's vision and mission was to build affordable houses for the rakyat but instead they seems to deviate from their original role by building luxurious homes.

3: Limits on density restrict the number of homes that can be built on available land, and complicated and lengthy approvals processes can slow down the construction process and even cause developers to go elsewhere, making it difficult for the supply of housing to keep pace with increases in demand and rising housing prices throughout the entire housing market

4: Lack of government funding: To expand the availability of affordable homes, federal, state and local government fund a range of programs that successfully house millions of families. Unfortunately, these programs are not keeping pace with the need.

5: Abandonment: Selangor has the 2nd highest number of abandoned, sick and late housing projects. It scares the people away because of lax and lack in monitoring programs and efforts to revive the projects. These effort must be undertaken by the respective Local Councils and State authorities. Equally to be blamed is the Ministry of Local Government Development who are the actual licensing body.

There seems no guarantee that homebuyers are assured that their house will be delivered to them in a timely manner and defects free. New doesn't mean perfect. The standard and quality of house are becoming deplorable compared to our previous years notwithstanding the advanced in technologies.

6: Liveability: More often than not, you may be persuaded by surrounding features too like a playground and open space in the area. While these are advertised as part of the attractions, you are not told about the existence of an "active" graveyard nearby or oxidation ponds. Also, when you buy into the atmosphere or concept of living of the whole housing estate, does the developer then have the right to dig up the children's playground for a condominium after the houses are sold?

This question aims to identify the recurring obstacles and difficulties that homebuyers commonly encounter while attempting to secure affordable housing in Selangor. It encourages respondents to highlight specific challenges, such as financial barriers, the availability of affordable units, or bureaucratic hurdles, shedding light on areas that may require policy intervention.

What are the common challenges homebuyers face when accessing affordable housing options?

Balancing the risk between buying and renting

BUYING a home is typically the largest and most complicated financial commitment most people will ever make". This is the phrase used whenever there is talk of homeownership.

3

Buying and owning a house is a riskier proposition for households compared with renting. Buyers take on enormous debts, sign multi-year loan agreements and become responsible for homeowners' cost of their homes.

Since rental does not build personal equity, renters should consider both market conditions and their financial standing.

Age Factor: No magic number

There is no "right" age for when Malaysians should buy properties, saying it all depends on whether they are financially ready to make such purchases.

Cash rich vs asset rich?

Would it be advisable to continue renting *indefinitely* to stay 'cash-rich' until retirement? Well its' down to personal preference – *cash rich vs asset rich*?

While property is viewed as more than just 'a roof over the head' and as a security when the owner is no longer able to work or generate sufficient revenue to continue paying loan instalments, some would opt to rent instead of buying. Go have a 'live'. Hence there is no single rule that must be forced down on everyone.

HBA urges the government to set up a data bank on housing projects

HBA urges the government to set up a data bank on housing projects | New Straits Times | Malaysia General Business Sports and Lifestyle News (nst.com.my)

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By Bernama - September 28, 2021 @ 6:32pm

The National House Buyers Association (HBA) has urged the government to set up a data bank where information on affordable housing projects can be made available to the public.

HBA honorary secretary-general Datuk Chang Kim Loong said the data bank should contain information on projects under construction or planned by the various government or private housing providers, state economic agencies, federal bodies, and funding schemes.

"With the click of a button, one must be able to get the information required, such as information on type, location and price of the available units of the house or stratified properties.

"This will allow individuals to learn about the availability of those low, medium and affordable categories in their communities and the financing options available," he told Bernama today.

Yesterday, Prime Minister Datuk Seri Ismail Sabri Yaakob announced a RM2.25 billion allocation as housing assistance for the poor and building another 500,000 units of affordable homes to enable more people from the B40 and M40 groups to own a house under the 12th Malaysia Plan (12MP).

5

The government will also improve financing facilities including the Fund for Affordable Homes, Youth Housing Scheme and Rent-to-Own (RTO) programme to ease the burden of these groups in paying their instalments.

Chang said government agencies should not build an apartment block in a place where there is only demand for landed property or build houses in areas where there is no demand, as this would just add to the statistics of overhang properties.

Meanwhile, the Real Estate and Housing Developers' Association (REHDA) welcomed the government's efforts to give more attention on meeting the housing needs of the B40 and M40 groups in the 12MP.

"However, it should be remembered that the houses should be built in suitable locations based on demand," said its president Datuk Soam Heng Choon.

2. This question invites respondents to share their perspectives on the effectiveness of government policies and initiatives in Selangor to enhance housing affordability. It provides a platform for stakeholders to express their views on the role of government in addressing this issue.

How do you think government policies and initiatives have impacted the affordability of homes in the state?

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Time for BNM to reimpose financing quota, says House Buyers Association

KUALA LUMPUR: It is time for Bank Negara Malaysia (BNM) to reimpose financing quota that the banks need to adhere to in order to assist first-time home buyers, said the National House Buyers Association (HBA).

Its Honorary Secretary-General, Datuk Chang Kim Loong said the quota system was implemented in the 1980s by BNM where banks were needed to accomplish a certain amount of quota in small-sized financing.

He said the matter was proposed to the central bank to consider.

"In 1980s, banks must achieve a certain amount of quota of small financing, whether for low-cost or medium-cost houses (priced) below RM100,000.

"So, we want this to be reintroduced and banks must accomplish a certain amount of quota or percentage for affordable housing (funding). So, there are no more excuses of not enough loans or not meeting the criteria," he said at the Rahim & Co

Seminar 2018 themed "The Malaysian Property Market: Where are We Heading Post-GE14?" here today.

Chang also proposed to government to allow the Employees Provident Fund (EPF) to become a financier.

"If we were able to lend our own money, we will have avenues to support first-time buyers.

"The scheme should be equipped with an insurance coverage in the case of death (of house buyers) or if the home buyers were to sell their units, the money should go back to EPF," he said. — *Bernama*

This question encourages respondents to offer constructive recommendations and suggestions for various stakeholders involved in the housing sector, including developers and government agencies. It allows respondents to propose actionable steps to tackle housing affordability challenges in the state.

What recommendations or suggestions do you have for stakeholders, including developers and government agencies, to address housing affordability issues in Selangor?

Helping the poor own houses

by Datuk Chang Kim Loong

Property News/30 May 2015Leave a comment



7

Buying home is typically the largest and most complicated financial commitment most people will ever make". This is the phrase used whenever there is talk of homeownership and it applies to low-income households, too.

First-time buyers face many barriers, one of them being the burden of monthly payments, having enough savings to sustain the responsibilities of owning a house, and income stability to qualify for housing loans.

Even if they do qualify, potential buyers may be hampered by a lack of affordable homes in a preferred location or even information on how to buy a home.

While the basics of acquiring a home is accessible to the educated and higher-income group, the low-income households do not have access to such information and perhaps have no idea about how to become homeowners. Lower-income group will stand to lose their homes if they are unable to keep up with payments..

There are also reports of low-cost housing projects turning into slum-like housing after several years.

While extending homeownership to the low-income households is a priority, issues like banking, financial management and education cannot be ignored.

Information on affordable housing

In the past five decades, scores of low-cost housing project schemes and funding plans have been introduced in Malaysia. Information on low-cost projects, those under construction or planned by the various low-cost housing providers, state economic agencies, federal bodies and funding schemes, should be made available to the public in a database. This will allow individuals to learn about the availability of affordable housing in their communities and the financing options available.

Single 'umbrella' to coordinate distribution and availability

It seems that the local councils and land offices have their own respective directives from their state government to impose a mandatory "low-costs housing" category. Have they have been overzealous in carrying out the directives? Has anyone make a last count of low cost units that are available in the market? Has there been overhang of such properties?

Why isn't there a single umbrella (federal) or data bank where information can be collected to coordinate the total numbers of such units being built, the location and pricing? "They must build the right product at the right place with the right pricing and the right numbers. "– National House Buyers Association

No racial profiling

We have time and again reiterated that there should be no racial profiling in low-cost, low-medium cost or those under the category of affordable housing scheme. We must stick to the adage that "whoever deserves a house must get a house".

Balancing the risks

Buying and owning a house is a riskier proposition for households compared with renting. Buyers take on enormous debts, sign multi-year loan agreements and become responsible for homeowners' cost of their homes.

Newspapers have printed proclamation of sales or units for public auction and a large portion of the properties are below RM50,000 with some going below RM10,000. Banks have also upload cases of foreclosure properties on their website.

CIMB's list of properties up for public auction showed 35 units of properties in Selangor at reserved price of less than RM42,000, i.e the price of a new low-cost unit.

Low-cost units being auctioned for half or more than half the price they were sold is an alarming trend. Unfortunately, there are no official statistics on how many low income earners have lost their homes or not being able to finance their purchase promptly. Where do these homeowners and their families end up living?

Foreclosures can devastate a family's economic and social standing, leaving them poorer instead. Making sure lower income households have sufficient personal financial management skills is more than a supplementary issue. Financiers, local authorities and communities benefit from homeowners being better informed of their rights and responsibilities as homeowners and borrowers. Support for potential home buyers and owners is crucial.

Counselling programmes

Bank Negara has since April 2006 set up the Credit Counselling and Debt Management Agency (Agensi Kaunseling dan Pengurusan Kredit – AKPK: *http://www.akpk.org.my/my/perkhidmatan/pengurusan-kredit/pengenalan)*

to provide counselling and debt management to individuals as well as financial education to help individuals take control of their financial situation.

We recommend that a similar programme – Homeownership Education Programmes to be set up to raise overall financial literacy as a method to prepare low-medium income households to take on the responsibilities of owning a home, so that the hard task of ensuring a "home for everyone" be maintained and house owners do not end up being "squatters" again.

Homeownership education can be in the form of manuals to be handed out, advice and information given out by telephone, workshops or "face-to-face" counselling.

These services should ideally be provided before a potential buyer signs a purchase contract. Counselling should be provided to help households maintain their homes or to manage their finances.

It is not enough just to provide homes for the low-income group who are also first time buyers on the many aspects of homeownership.

The success of any public housing programmes can be achieved by assisting the lower income group to acquire and remain homeowners.

We recommend that potential buyers to be trained to take responsibilityof ownership.

A Homeownership Education Programme could probably include the following:

Pre-purchase education:

- Understanding the process of buying a house
- Evaluating household needs
- Understanding housing types
- Understanding the loan process
- Financial preparation

Post-purchase education:

- Budgeting monthly expenses
- Making payments promptly
- Avoiding loan defaults
- Living within a community
- Social responsibility
- Property taxes, assessments
- Insurance, service charges, sinking fund
- Home maintenance
- Handling problems with the property

This recommendation is intended to encourage all potential first-time low-medium cost homebuyers to attend a homeownership education programme before they search for a home or sign a sale and purchase contract.

Educate yourself and learn from the mistakes of others to avoid being disappointed or worse, "house poor".

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Thank you for taking the time to complete our interview questionnaire. Your feedback is greatly appreciated. Please feel free to share any additional comments or suggestions below.

5 reasons why we should remove the Bumiputera quota for affordable housing



National House Buyers Association
Published: 17 Dec 2018 • Updated: 27 Jan 2020

The Housing Minister recently said that the Bumiputera quota for housing projects will be reviewed to address the unsold units issue. HBA explains why there should not be any Bumiputera quota for the affordable homes category in Malaysia.

The Minister for Housing and Local Government, Pn Hjh Zuraida Kamaruddin has stated that her ministry will first seek feedback from various stakeholders in the housing industry on the relevance of the Bumiputera quota for affordable homes, before finalising the new housing policy under the Pakatan Harapan Government.

Make no mistake, Malaysia is currently facing a housing crisis where the majority of the rakyat are struggling to buy their dream home.

Since 2012, the increase in house prices in Malaysia has outstripped the slow rise of income levels. Consequently, prevailing median house prices are beyond the reach of most Malaysians. -Bank Negara Malaysia's 2016 Annual Report-

Even as early as 2012, HBA had been raising alarm bells that Malaysia faces the risk of a "homeless generation" where a majority of the Rakyat, especially the lower and middle-income segment as well as millennials will not be able to afford to buy their own homes. This situation if left unchecked can bring about many unwanted social problems. We are glad that the current Government is taking concrete measures to address the insufficient affordable homes conundrum.

As we have iterated before, there is a need to define 'Affordable Homes' based on a set of criterias to ensure that this term does not get abused by unscrupulous housing developers.

There should not be any Bumiputera quota (whether in the form of discounts and/or reserve units) for the affordable homes category. Instead, the government should take note of the following considerations:

1. Poverty has no preference and afflicts one and all

Affordable Homes should be opened to every Malaysian citizen. It should not be allocated to a chosen group based on a particular race, religion or creed. The overriding principle of equality and fair distribution should prevail above race.

2. Affordable Homes should be allocated based on income eligibility instead

These residential units must be allocated in an objective and transparent manner, based on income eligibility. An income limit should be set for Affordable Homes and HBA recommends that the maximum combined household income limit for applicants to be set at RM5,000 per month at the time of purchase of the said property. Setting an income eligibility will help ensure that such homes only reach the intended targeted segment in the most objective and transparent manner.

The Bumiputera community forms the majority of the Rakyat and according to official statistics, this demographic also forms the majority of the lower and disadvantaged group in terms of income. Hence, the income-approach will better protect the interest of the Bumis.

3. It should be enforced that only first-time buyers get these homes

There should also be better checks and balances in place when it comes to the distribution of Affordable Homes. These should only be allocated for first-time purchasers. In this regard, HBA had previously voiced our disagreement over PR1MA units being opened up to second-time house buyers. This move is counter-productive as there were already not enough units to cater to first time buyers.

In addition, such Affordable Homes must only be for own stay and the Government should conduct periodic checks to ensure compliance. Any owner found renting out the Affordable Homes will have their home confiscated by the Government and resold to more deserving applicants.

There must be restrictions in place where owners cannot resell these housing units for a moratorium period of 10 years after taking vacant possession. Those who wish to do so can only resell such units back to a Special Purpose Vehicle/Agency (to be setup by the Government to manage Affordable Homes) at the original purchase price and adjusted for the official rate of inflation.

4. Property demand differs greatly from location to location



The rakyat's preference for residential properties is primarily determined based on location. As such, there will be areas that see a stronger demand from Chinese buyers like Cheras and Kepong, while neighbourhoods such as Keramat and Shah Alam are a hotspot for Malay homebuyers.

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It would not be feasible to impose Bumiputera quotas for predominantly Chinese areas such as Kepong or Cheras and likewise, there is no necessity to impose Bumiputera quotas on areas like Keramat and Shah Alam. The Government should allow developers to decide for themselves the volume of affordable homes that they wish to construct and sell and let market forces determine the success or failure of such projects.

5. Release of Bumiputera units is a lengthy and tedious process

Property developers have always bemoaned the fact that the release of Bumiputera units is a very lengthy process, one that is bogged down with red-tape bureaucracy as well. The various State Housing Boards/Land offices impose different criteria for the release of such units to non-Bumi buyers. Moreover, even if all the criterias have been met by the developer, the State Housing Board/Land Office in charge can still

withhold approval for almost all these units and impose additional conditions on top of that.

This protracted delay increases the holding cost of developers, which is invariably and ultimately priced into the non-Bumi units. Time is money to developers and any delay in releasing the Bumiputera units to interested buyers will significantly dampen their profits.

In order to encourage developers to build more Affordable Homes, the Government must do away with the Bumiputera quotas for this housing category. It is ultimately a 'dollar and cents' game and land is a scarce resource. Common sense dictates that the higher the property's selling price, the higher the profit. Hence, the Government should consider offering more incentives to developers to build more Affordable Homes.

Here are some suggestions:

- **Alienate land at lower cost and lower conversion premiums.**

The Government can alienate land at a lower cost to developers or charge a lower conversion premium for Affordable Homes. This will allow the developer to immediately cut back on their construction cost without compromising the quality of these homes.

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- **Lower compliance cost**

Currently, developers are required to build last mile amenities such as water reservoirs and telecommunication towers for utility companies such as TNB and IWK, of which these costs are ultimately factored into the property selling price. We have been calling for such cost to be borne by utility companies and are glad to hear that there is a proposal for this issue to be implemented for Affordable Homes beginning in 2019.

- **Lower tax rates**

The Government should charge a lower income tax rate on profits earned from Affordable Homes. Although the Government is currently trying to increase tax revenue to repay the country's RM1 trillion debt, we believe that the spillover effects gleaned from the increase in the supply of Affordable Homes will far outweigh the lower tax income

Signature : **DATUK CHANG KIM LOONG**

Date : **12.10.2023**

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