KEMAMPUAN PEMILIKAN PERUMAHAN AWAM DI KUALA LUMPUR

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KEMAMPUAN PEMILIKAN PERUMAHAN AWAM DI KUALA LUMPUR

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KEBENARAN MENGGUNA

Dalam membentangkan tesis ini, bagi memenuhi syarat sepenuhnya untuk Ijazah Doktor Falsafah (Ph.D) Universiti Utara Malaysia, saya bersetuju bahawa Perpustakaan Universiti boleh secara bebas membenarkan sesiapa sahaja untuk memeriksa. Saya juga bersetuju bahawa penyelia-penyelia saya atau, jika ketiadaan mereka, Dekan Ghazali Shafie Graduate School of Government (GSGSG) diberi kebenaran untuk membuat salinan tesis ini dalam sebarang bentuk, sama ada keseluruhannya atau sebahagiannya, bagi tujuan kesarjanaan. Adalah dimaklumkan bahawa sebarang penyalinan atau penerbitan atau kegunaan tesis ini sama ada sepenuhnya atau sebahagian daripadanya bagi tujuan keuntungan kewangan, tidak dibenarkan kecuali setelah mendapat kebenaran secara bertulis dari saya. Juga dimaklumkan bahawa pengiktirafan harus diberikan kepada saya dan Universiti Utara Malaysia dalam sebarang kegunaan kesarjanaan terhadap sebarang petikan daripada tesis saya.

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ABSTRAK

Kemampuan pemilikan rumah merupakan isu perumahan yang sering dibahaskan di peringkat global. Pertambahan golongan berpendapatan rendah di bandar telah menyebabkan tahap kemampuan pemilikan semakin berkurang. Tambahan pula, golongan berpendapatan rendah lebih cenderung untuk berhadapan dengan masalah kemampuan yang kritikal berbanding kelas pendapatan lain. Sehubungan itu, kajian ini memfokuskan secara spesifik isu kemampuan pemilikan rumah dengan menilai tahap kemampuan pemilikan rumah oleh golongan berpendapatan rendah di Kuala Lumpur di samping faktor yang mempengaruhi kemampuan pemilikan rumah oleh mereka. Faktor sosioekonomi menjadi tumpuan kajian merangkumi faktor jumlah pendapatan, jumlah perbelanjaan, jenis pekerjaan, tahap pendidikan, bilangan tanggungan, bayaran bulanan perumahan dan tabungan. Kaedah *mixed-method* diaplikasi untuk mengumpul dan mengintepretasi data. Teknik persampelan berstrata digunakan untuk data kuantitatif melibatkan 400 ketua isi rumah mengikut zon perumahan. Teknik persampelan bertujuan pula digunakan untuk pengumpulan data kualitatif yang melibatkan tiga orang partisipan. Seterusnya, data dianalisis menggunakan kaedah binari regresi logistik dan analisis kandungan. Hasil kajian mendapati golongan berpendapatan rendah berkemampuan memiliki rumah di perumahan awam Kuala Lumpur apabila isi rumah mempunyai baki pendapatan yang positif setelah menjelaskan perbelanjaan perumahan dan perbelanjaan bukan perumahan bulanan. Tahap kemampuan ini dikukuhkan dengan faktor jumlah pendapatan, jumlah perbelanjaan dan bilangan tanggungan yang mempengaruhi kemampuan pemilikan rumah secara signifikan. Justeru, intervensi kerajaan melalui program meningkatkan status sosioekonomi dan penyertaan aktif isi rumah didapati berupaya mengukuhkan dan meningkatkan kemampuan pemilikan rumah bagi golongan berpendapatan rendah di perumahan awam Kuala Lumpur.

Kata kunci: Kemampuan pemilikan rumah, perumahan awam, golongan berpendapatan rendah, Kuala Lumpur

ABSTRACT

Homeownership affordability is a housing issue frequently debated globally. An increase of low-income groups in urban areas has driven decreased the homeownership affordability. Furthermore, low-income groups are more inclined to face critical affordability issues rather than other income classes. Therefore, this study specifically focuses on affordability issue by analysing the homeownership affordability level of low-income groups in Kuala Lumpur and factors that affect homeownership affordability. Socioeconomic factors are the focus of this study which includes household income, household expenditures, type of employment, level of education, number of households, monthly housing costs and savings. This study utilizes mixed method approach towards data collection process and interpretation. Stratified sampling technique is used for quantitative data involving 400 households in residential zones. Purposive sampling technique is used for qualitative data collection which involving three participants. The data is analyzed using binary logistic regression method and content analysis. This study found that low-income groups can afford to own public housing units in Kuala Lumpur when household has positive residual income after housing expenditure and non-housing expenditures monthly. This affordability level is strengthen by factors of household income, household expenditures and number of households that significantly affects homeownership affordability. Therefore, policy intervention through programmes to increase sosio-economic status and active participation from households is seen to strenghten and improve homeownership affordability among low-income groups in Kuala Lumpur's public housing.

Keywords: Homeownership affordability, public housing, low income group, Kuala Lumpur

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SENARAI JADUAL

SENARAI RAJAH

SENARAI FOTO

SENARAI SINGKATAN

AKPK	Agensi Kredit dan Pengurusan Kewangan
CPF	Kumpulan Wang Tabungan Pusat
DBKL	Dewan Bandaraya Kuala Lumpur
EU	Kesatuan Eropah
ERG	Existence, Relatedness and Growth
HDB	Housing Development Board
HKHA	Lembaga Perumahan Hong Kong
HPF	Housing Provident Funds
HUD	Housing Urban Development
ICU	Unit Penyelarasan Pelaksanaan
IPT	Institusi Pengajian Tinggi
JKM	Jabatan Kebajikan Masyarakat
JPM	Jabatan Perdana Menteri
JPN	Jabatan Perumahan Negara
JPPPK	Jabatan Pengurusan Perumahan dan Pembangunan Komuniti
KIR	Ketua Isi Rumah
KL	Kuala Lumpur
KPKT	Kementerian Kesejahteraan Bandar, Perumahan dan Kerajaan Tempatan
kps	kaki per segi
KWSP	Kumpulan Wang Simpanan Pekerja
MTEN	Majlis Tindakan Ekonomi Negara
NGO	Non Government Organization
PA	Perumahan Awam
PBR	Program Bantuan Rumah
PEMANDU	Performance Management and Delivery Unit
PIR	Price to Income Ratio
POI	Percentage of Income
PPA1M	Perumahan Penjawat Awam 1Malaysia

PPR	Program Perumahan Rakyat
RIR	Rent to Income Ratio
RMK10	Rancangan Malaysia Kesepuluh
RMK11	Rancangan Malaysia Kesebelas
RMR1M	Rumah Mesra Rakyat 1Malaysia
SPNB	Syarikat Perumahan Negara Berhad
SPWP	Syarikat Perumahan Wilayah Persekutuan
UK	United Kingdom
US	United States

BAB 1

PENDAHULUAN

1.1 Pengenalan

Kemampuan pemilikan menjadi agenda penting bagi majoriti negara di peringkat global. Keperluan manusia untuk memiliki rumah sebagai keperluan asas yang perlu dipenuhi meletakkan isu kemampuan pemilikan sentiasa diberi tumpuan dan dibahaskan sepanjang tahun. Keperluan kepada rumah menjadi keutamaan masyarakat untuk meneruskan kehidupan. Rumah menjadi tempat berlindung, menjalinkan hubungan kekeluargaan dan lokasi penting untuk menenangkan fikiran dan beristirahat. Bukan itu sahaja, rumah juga menjadi salah satu indikator kesejahteraan hidup yang meliputi kestabilan sosial dan ekonomi masyarakat. Keperluan kepada rumah menjadi keutamaan masyarakat untuk meneruskan kehidupan terutama mereka yang telah berkeluarga.

Sehubungan itu, setiap masyarakat berusaha memiliki rumah yang selesa, selamat dan mampu dimiliki. Hal ini menyebabkan permintaan terhadap perumahan kian meningkat saban tahun terutamanya di bandar. Peningkatan ini diransang oleh kepesatan proses urbanisasi yang meningkatkan jumlah penduduk di kebanyakan bandar. Imigrasi penduduk terutamanya golongan berpendapatan rendah ke bandar menyumbang kepada kepadatan penduduk di bandar. Akses kepada infrastruktur dan

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LAMPIRAN A

GHAZALI SHAFIE
GRADUATE SCHOOL of GOVERNMENT
UNIVERSITI UTARA MALAYSIA

Borang Soal Selidik

KEMAMPUAN PEMILIKAN PERUMAHAN AWAM DI KUALA LUMPUR

Tuan/Puan,

Dengan hormatnya izinkan saya menarik perhatian Tuan/Puan terhadap perkara di atas.

Untuk makluman Tuan/Puan, saya merupakan pelajar Doktor Falsafah (Pengurusan Pembangunan) Universiti Utara Malaysia yang sedang menjalankan satu kajian berkaitan Kemampuan Pemilikan Perumahan Awam di Kuala Lumpur. Sehubungan itu, sukacita sekiranya pihak Tuan/Puan dapat memberi kerjasama dengan melengkapkan borang soal selidik ini dan memberikan pandangan dan cadangan tambahan, sekiranya ada. Penemuan kajian ini amat berguna untuk mengenalpasti tahap kemampuan pemilikan rumah oleh golongan berpendapatan rendah di Kuala Lumpur.

Kaji selidik ini hanya memerlukan masa sebanyak 10 minit. Maklumat yang dikumpulkan adalah sulit dan akan digunakan untuk penyelidikan akademik sahaja.

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Bahagian A : LATAR BELAKANG KETUA ISI RUMAH

A1. Jantina
1. Lelaki   2. Perempuan

A2. Bangsa
1. Melayu   2. Cina   3. India   4. Lain-lain (Sila nyatakan)

A3. Umur ____________ tahun

A4. Taraf perkahwinan
1. Bujang   2. Berkahwin   3. Duda   4. Janda   5. Berpisah

A5. Jenis pekerjaan ________________________________

A6. Sektor pekerjaan
1. Kerajaan   2. Swasta   3. Kerja sendiri   4. Pesara
5. Lain-lain (Nyatakan)___________

A7. Tahap pendidikan
1. Tidak Bersekolah   2. Sekolah Rendah
3. Sekolah Menengah   4. Kolej/Politeknik (Sijil/Diploma)
5. Universiti (Ijazah/Sarjana/Phd)   6. Lain-lain (Nyatakan)________

A8. Tahap kesihatan
1. Sihat   2. Sedikit kecacatan   3. Hilang keupayaan

Bahagian B : ISI RUMAH

B1. Bilangan Isi Rumah	B2. Bilangan Isi Rumah (Bekerja)	B3. Bilangan Isi Rumah Tidak Bekerja (Tidak Bersekolah)	B4. Bilangan Isi Rumah Tidak Bekerja (Bersekolah)
Hubungan (Nyatakan) :			

B5. Bilangan Isi Rumah Yang Menghidap Penyakit Berpanjangan ? ___________

Bahagian C : KEWANGAN KELUARGA

	Pendapatan (RM)		C1. Jumlah Pendapatan (RM)
	Tetap	Sampingan	
Ketua Isi Rumah			
Isteri			
Anak (1)			
Anak (2)			

C2. Sumber Utama Pendapatan :

1. Gaji, Upah, Bonus　　2. Pencen　　3. Bantuan Perumahan
4. Wang Pelaburan　　5. Lain-lain (Nyatakan) ________________

C3. Anggaran Kos Perumahan (Bulanan) :

PERKARA	JUMLAH (RM)
Rumah/ Caj penyelenggaraan	
Bil Air	
Bil Elektrik	
Bil Pembentungan	
Lain- lain Kos (Nyatakan) :	
JUMLAH KESELURUHAN (RM)	

C4. Anggaran Perbelanjaan Untuk Bukan Perumahan (Bulanan) :

PERKARA	JUMLAH (RM)
Makanan dan minuman	
Perbelanjaan Sekolah Anak	
Pengangkutan (Petrol, tambang dan tol)	
Penjagaan Anak	
Perubatan	
Pakaian	
Barang-barang Keperluan Diri	
Lain-lain Perbelanjaan (Nyatakan) : Bil telefon Bayaran pinjaman kenderaan Bayaran pinjaman peribadi	
JUMLAH KESELURUHAN (RM)	

C5. Anggaran simpanan bulanan (RM) : ______________________

Bahagian D: PEMBELIAN RUMAH

D1. Tahun membeli rumah yang diduduki sekarang ___________________-_____.

D2. Tahun rumah ini mula diduduki ______________________________________.

D3. Harga rumah ketika itu ____.

D4. Pekerjaan tuan/puan ketika membeli rumah ini ? _______________________.

D5. Pekerjaan sampingan ketika membeli rumah ini?________________________.

D6. Pendapatan tuan/puan ketika membeli rumah ini ? ______________________.

D7. Pendapatan sampingan lain ketika membeli rumah ini? _________________.

D8. Bilangan anak ketika membeli rumah ini ? _______________________ orang.

D9. Anggaran perbelanjaan bulanan keluarga semasa membeli rumah _________.

D10. Anggaran lebihan pendapatan bulanan semasa membeli rumah ___________.

D11. Bayaran pendahuluan ketika membeli rumah ini ? _____________________.

D12. Sumber untuk bayaran pendahuluan ketika membeli rumah ini __________.

D13. Jumlah bayaran bulanan perumahan ___________________________sebulan.

D14. Sumber pinjaman perumahan untuk membeli rumah ini ________________.

D15. Tahun pinjaman perumahan dibuat ______________________________ tahun.

D16. Kadar faedah pinjaman ketika pinjaman dibuat _______________________.

D17. Pengeluaran wang simpanan untuk membiayai rumah ? Ya Tidak

D18. Pengeluaran dana KWSP untuk membiayai rumah ? Ya Tidak

Bahagian E : PANDANGAN RESPONDEN

E1. Kesukaran yang dihadapi ketika membeli rumah ini.

PERKARA	YA	TIDAK
1. Harga rumah yang tinggi.		
2. Bayaran pendahuluan yang tinggi.		
3. Bayaran bulanan perumahan yang tinggi.		
4. Masalah mendapatkan pinjaman perumahan.		
5. Bentuk dan saiz rumah yang tidak memuaskan.		
6. Rumah kos rendah yang tidak mencukupi.		
7. Lokasi perumahan yang tidak strategik.		
8. Wang simpanan KWSP tidak mencukupi.		
9. Wang simpanan peribadi tidak mencukupi.		

E2. Sila beri cadangan yang boleh meningkatkan kemampuan untuk memiliki rumah.

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- SEKIAN TERIMA KASIH -

LAMPIRAN B

Logistic Regression
Case Processing Summary

Unweighted Cases[a]		N	Percent
Selected Cases	Included in Analysis	356	100.0
	Missing Cases	0	0.0
	Total	356	100.0
Unselected Cases		0	0.0
Total		356	100.0

a. If weight is in effect, see classification table for the total number of cases.

Dependent Variable Encoding

Original Value	Internal Value
tidak mampu	0
mampu	1

Block 0: Beginning Block

Classification Table[a,b]

			Predicted		
			Tahap kemampuan		Percentage Correct
	Observed		tidak mampu	mampu	
Step 0	Tahap kemampuan	tidak mampu	0	151	0.0
		mampu	0	205	100.0
	Overall Percentage				57.6

a. Constant is included in the model.
b. The cut value is .500

Variables in the Equation

		B	S.E.	Wald	df	Sig.	Exp(B)
Step 0	Constant	0.306	0.107	8.128	1	0.004	1.358

Variables not in the Equation

			Score	df	Sig.
Step 0	Variables	jumlahgaji	93.239	1	.000
		bayaranrumah	2.569	1	.109
		jumlahbelanja	2.129	1	.145
		tabungan	7.492	1	.006
		tanggungan	3.760	1	.053
		pekerjaan	2.729	1	.099
		pendidikan	6.079	1	.014
	Overall Statistics		223.989	7	.000

Block 1: Method = Enter

Omnibus Tests of Model Coefficients

		Chi-square	df	Sig.
Step 1	Step	435.752	7	0.000
	Block	435.752	7	0.000
	Model	435.752	7	0.000

Model Summary

Step	-2 Log likelihood	Cox & Snell R Square	Nagelkerke R Square
1	49.546[a]	0.706	0.949

a. Estimation terminated at iteration number 11 because parameter estimates changed by less than .001.

Hosmer and Lemeshow Test

Step	Chi-square	df	Sig.
1	20.062	8	.010

Contingency Table for Hosmer and Lemeshow Test

		Tahap kemampuan = tidak mampu		Tahap kemampuan = mampu		Total
		Observed	Expected	Observed	Expected	
Step 1	1	36	36.000	0	0.000	36
	2	36	36.000	0	0.000	36
	3	35	35.954	1	0.046	36
	4	35	34.055	2	2.945	37
	5	9	8.873	27	27.127	36
	6	0	0.118	36	35.882	36
	7	0	0.001	36	35.999	36
	8	0	0.000	37	37.000	37
	9	0	0.000	36	36.000	36
	10	0	0.000	30	30.000	30

Classification Table[a]

Observed			Predicted		
			Tahap kemampuan		Percentage Correct
			Tidak Mampu	Mampu	
Step 1	Tahap kemampuan	tidak mampu	147	4	97.4
		mampu	4	201	98.0
	Overall Percentage				97.8

a. The cut value is .500

Variables in the Equation

		B	S.E.	Wald	df	Sig.	Exp(B)
Step 1[a]	Jumlahgaji	.025	0.005	22.536	1	0.000	1.025
	Bayaranrumah	-.004	0.003	2.251	1	0.134	0.996
	Jmlahbelanja	-.024	0.005	21.558	1	0.000	0.976
	Tabungan	-1.323	0.868	2.324	1	0.127	0.266
	Tanggungan	-1.708	0.893	3.658	1	0.056	0.181
	Pekerjaan	3.995	26.109	0.023	1	0.878	54.348
	Pendidikan	1.314	1.588	0.685	1	0.408	3.722
	Constant	2.096	1.191	3.096	1	0.078	8.132

a. Variable(s) entered on step 1: jumlahgaji, bayaranrumah, jumlahbelanja, tabungan, tanggungan, pekerjaan, pendidikan.