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# AN ASSESSMENT OF VISUAL AND PHYSICAL IMPAIRED PERSON'S PREFERENCES TO OWN RESIDENTIAL PROPERTY IN URBAN AREAS OF KUALA LUMPUR AND SELANGOR

BY

# NASRIAH BINTI SAMSUDIN

A thesis submitted in fulfillment of the requirement for the degree of Master of Science (Built Environment)

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## ABSTRACT

Owning a residential property provides the sense of security and protection which can lead to happiness, productivity and contentment of one's life. Moreover, residence proprietorship is a way that creates stability and improves the quality of life of the persons with disabilities (PwDs). As Malaysia is approaching the developed country's status and becoming a nation of high-income economy by 2020, the housing industry needs to adapt/be adaptive to the demand of special groups, i.e. persons with disabilities. Everyone has the right to own a good living standard and as to achieve this standard, all people regardless of their physical ability should have access to own a house. Universal houses included the well-planned elements which make the house can be resided by all family members and it incorporates the principle of universal design in providing a comfortable and secure house. The aim of this research is to study on the preferences in owning residential property among the persons with disabilities in Kuala Lumpur and Selangor. This research focused on the main preferences of the housing's location, design and price among the persons with disabilities in owning residential property and the level of satisfaction towards the current location, design and of their residential property. This research was carried out by applying the quantitative approach whereby a questionnaires survey were distributed to 800 of respondents among the persons with disabilities with the main focused is on two categories of disabilities; the physical and visual impairment. The sample size were determined by using Yamane 1973 formula and the surveyed were distributed at NGOs of PwDs, shelter's homes, PwDs seminar and dialogue and also during the tournament of Paralympic. The outcome of this study shows that the PwDs would prefer houses with price range under RM100, 000, encourages the low physical effort and also can be easily access by public transport. It concludes by providing eight (8) recommendation which are to provide special housing subsidies, appointment of potential financial for housing loan, provide "Rent to Own House Program", "Help to Buy: Shared Ownership" scheme, to provide at least the minimum requirement of universal design in all housing unit, home modification scheme, standardization on the price of low - cost house and also to provide 'One Stop Centre' for housing facilities. This research also will be the reference for providing more information and leading to a better policy formulation as well as a healthier development of housing industry for the persons with disabilities.

## ملخّص البحث

امتلاك العقارات السكنية يوفر الإحساس بالأمان والحماية مما يؤدي إلى السعادة والإنتاجية والرضا من حياة المرء. علاوة على ذلك، فإن ملكية المساكن هي طريقة تخلق الاستقرار وتحسن نوعية الحياة للأشخاص ذوي الإعاقة (PwDs). في الوقت الذي تقترب فيه ماليزيا من وضع الدولة المتقدمة وتصبح دولة ذات دخل مرتفع بحلول عام 2020، يجب أن تكون صناعة الإسكان متكيفة مع متطلبات المجموعات الخاصة، أي الأشخاص ذوي الإعاقة. لكل فرد الحق في امتلاك مستوى معيشة جيدة. لتحقيق هذا المعيار، ينبغى على جميع الأشخاص بغض النظر عن قدرتهم البدنية الوصول إلى امتلاك منزل. يشتمل "البيت العالمي" العناصر المخطط لها بشكل جيد والتي تجعل المنزل يمكن أن يقيم من قبل جميع أفراد العائلة، وهو يشتمل على مبدأ التصميم العام في توفير منزل مريح وآمن. يُهدف هذا البحث إلى دراسة التفضيلات في امتلاك العقارات السكنية بين الأشخاص ذوى الإعاقة في كوالا لامبور وسيلانجور. يركز هذا البحث على التفضيلات الرئيسية على موقع السكن والتصميم والسعر بين الأشخاص ذوي الإعاقة في امتلاك العقارات السكنية ومستوى الرضا عن الموقع الحالي والتصميم وممتلكاتهم السكنية. يتم تنفيذ هذا البحث من خلال تطبيق منهج كمي تم بموجبه توزيع استبيان على 800 شخص من بين الأشخاص ذوى الإعاقة مع التركيز الرئيسي على فئتي الإعاقة؛ ضعف البدني والبصري. تم تحديد حجم العينة باستخدام صيغة Yamane 1973 وتم توزيع الاستطلاعات على المنظمات غير الحكومية من PwDs، منزل المأوى، ندوة PwDs والحوار وأيضاً خلال دورة الألعاب البارالمبية (Paralympic) . تظهر نتائج هذه الدراسة أن الأشخاص ذوي الإعاقة يفضلون المنازل ذات النطاق السعري تحت 100.000 رينجيت ماليزي، ويشجع الجهد البدني المنخفض ويمكن الوصول إليه بسهولة عن طريق وسائل النقل العام. ويشمل ذلك تقديم ثمانية (8) توصيات لتوفير إعانات الإسكان الخاصة، وتعيين قرض مالى محتمل للحصول على قرض سكني، وتقديم "برنامج الإيجار إلى امتلاك المنزل"، ومخطط "المساعدة في الشراء: الملكية المشتركة"، لتوفير الحد الأدنى على الأقل متطلبات التصميم العام في جميع الوحدات السكنية، مخطط تعديل المنزل، توحيد الأسعار على منزل منخفض التكلفة وأيضا لتوفير. "مركز وقفة وإحدة" لمرافق الإسكان. كما سيكون هذا البحث مرجعاً لتوفير المزيد من المعلومات ويؤدي إلى صياغة أفضل للسياسات فضلاً عن تطوير صحى لصناعة الإسكان للأشخاص ذوبي الإعاقة.

## **APPROVAL PAGE**

I certify that I have supervised and read this study and that in my opinion, it conforms to acceptable standards of scholarly presentation and is fully adequate, in scope and quality, as a thesis for the degree of Master of Science (Built Environment)

..... Syakir Ab Rahman Supervisor

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I certify that I have read this study and that in my opinion it conforms to acceptable standards of scholarly presentation and is fully adequate, in scope and quality, as a thesis for the degree of Master of Science (Built Environment)

Asiah Abdul Rahim Internal Examiner

Melasutra Binti Md Dali External Examiner

This thesis was submitted to the Department of Urban and Regional Planning and is accepted as a fulfilment of the requirement for the degree of Master of Science (Built Environment)

> Azila Bt Ahmad Sarkawi Head, Department of Urban and Regional Planning

This thesis was submitted to the Kulliyyah of Architecture and Environmental Design and is accepted as a fulfilment of the requirement for the degree of Master of Science (Built Environment)

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## DECLARATION

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This thesis is dedicated to my family for their endless support, encouragement and always loved me unconditionally,

Samsudin Ahmad, Hasnah, Norain, Suraiya, Noriza, Norsiah, Khairulanwar, Aminuddin, Faiz.

In memory of my beloved mother, who taught me to persevere and prepared me to face the challenges with faith and humility, Saleha Binti Mohamed Noor. Although she is not here to give me strength and support, I always feel her presence that used to urge me to strive to achieve my goals in life.

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## TABLE OF CONTENTS

Abstract	ii
Approval Page	
Declaration	
Copyright Page	vii
Acknowledgements	
List of Tables	
List of Figures	
0	
CHAPTER ONE : INTRODUCTION	1
1.0 Introduction	
1.1 Background of The Study	
1.2 Problem Statement	5
1.2.1 Accessible Home	5
1.2.2 Lack of Informal Housing	6
1.2.3 Disparities	6
1.3 Research Question	
1.4 Research Objective	
1.5 Research Scope	8
1.6 Research Significant	
1.7 Thesis Structure	
1.8 Conclusion	
CHAPTER TWO : LITERATURE REVIEW	13
2.0 Introduction	13
2.1 Disabled People	13
2.1.1 Definition of Disability	14
2.1.2 Categories of Disability	18
2.1.3 Disabled Community In Malaysia	22
2.1.4 Programme For The Disabled People	23
2.1.5 Registered Pwds	24
2.2 Residential Property	
2.2.1 Definition of Residential Property	27
2.2.2 Types o Residential Property	
2.3 Housing Scheme In Malaysia	
2.3.1 Program Perumahan Rakyat (PPR)	
2.3.2 Rumah Mesra Rakyat	
2.3.3 Skim Rumah Pertamaku / My First Home Scheme	
2.3.4 Myhome Scheme	
2.3.5 Perumahan Rakyat 1 Malaysia (PR1MA)	
2.3.6 Perumahan Penjawat Awam 1 Malaysia (PPA1M)	
2.3.7 Rumah Selangorku	
2.3.8 Rumah Wilayah Persekutuan (RUMAWIP)	
2.4 Affordable Housing Programme For Pwds In Malaysia	
2.4.1 PR1MA	

2.4.2 Program Perumahan Rakyat (PPR)	41
2.4.3 Rumah Selangorku	
2.4.4 Rumah Idaman Rakyat	43
2.4.5 Perumah Penjawat Awam 1 Malaysia	
2.4.6 Summary of Affordable Housing Program For Pwds	45
2.4.7 Housing Strategies For Disabled Community By Malaysia's	
Government	45
2.5 Preferences In Owning A House For Disabled Community	46
2.5.1 Housing Price	47
2.5.2 Location of The House	48
2.5.3 Design of The House	49
2.6 Housing Issues For People With Disabilities	66
2.7 Goals of Disability Housing Support Policy	
2.8 Conclusion	
CHAPTER THREE : METHODOLOGY	70
3.1 Introduction	
3.2 Data Collection Method	
3.2.1 Primary Data Collection Method	
3.2.2 Secondary Data Collection Method	
3.3 Research Approach	72
3.3.1 Data Collection For Quantitative Approach	
3.3.1.1 Background of Questionnaire Survey	
3.3.1.2 Pilot Study	
A. Pilot Study 1	
B. Pilot Study 2	
3.3.1.3 Determination of Sampling Size	
3.3.1.4 Sampling Method: Purposive Sampling	
3.3.1.5 Data Collection Procedures	
3.3.1.6 Structure of Questionnaire Survey	
Data Analysis Approach	
<ul><li>3.3.2 Analysis of Quantitative Approach</li><li>3.4 Conclusion</li></ul>	
CHAPTER FOUR : ANALYSIS AND FINDING	
4.1 Introduction	
4.2 Respondent Profile	
4.2.1 Socio – Demographic Profile	
4.2.2 Disabilities Profile	
4.2.3 Housing Ownership	
4.2.3.1 Housing Scheme	
4.2.3.2 Housing Ownership Status	
4.3.1 Level of Preferences In Buying A House	
4.3.2 Preferred House Price	
4.3.3 Characteristic of Preferred House Location.	
4.3.4 Characteristic of Preferred Design Of House	110
CHAPTER FIVE : RECOMMENDATION AND CONSLUSION	114
5.1 Introduction	

5.2 Summary of Finding	114
5.2.1 Preferences of The Disabled Community In Owning	
Residential Property In Term Of Price, Design And Loca	ation115
5.2.2 Problems Faced By The Disabled Community In Ownin	g
Residential Property.	115
5.3 Recommendations	
5.3.1 Short – Term Planning	116
5.3.2 Medium – Term Planning	119
5.3.3 Long – Term Planning	
5.4 Summary Of Recommendation	
5.5 Conclusion	
REFERENCES	
APPENDICES	
APPENDIX A	
APPENDIX B	
APPENDIX C	
APPENDIX C APPENDIX C	
	141
APPENDIX C	141 142
APPENDIX C APPENDIX D	141 142 143

## LIST OF TABLES

Table 2.1	Summary of Disability's Definition	16
Table 2.1	Summary of Disability's Definition (Continue)	17
Table 2.1	Summary of Disability's Definition (Continue)	18
Table 2.2	Registration of Persons with Disabilities (PwDs), 2013 – 2015	25
Table 2.3	Registration of PwDs by Categories of Disability 2015	25
Table 2.4	Registration of Persons with Disabilities (PWDs) by State, 2015	26
Table 2.2	Details of Rumah Mesra Rakyat	30
Table 2.3	Details of My First Home Scheme	31
Table 2.4	Details of MyHome Scheme	32
Table 2.5	Thrust for Rumah Wilayah Persekutuan Program (RUMAWIP)	37
Table 2.6	The proposed types, prices and minimum sizes under RUMAWIP	
	programs	37
Table 2.7	Location of PPR/PA by DBKL	42
Table 2.8	Summary of affordable housing programme for the disabled in	
	Kuala Lumpur and Selangor	45
Table 2.9	Action Plan of PWDs for 2016 – 2022	46
Table 2.10	Housing issue for the disabled community in Malaysia and United States	66
Table 3.1	Data Collection Method (Quantitative Approach)	74
Table 3.2	Issues and Solution from Pilot Study 1	79
Table 3.3	Issues and Solution from Pilot Study 2	81
Table 3.4	Analysis process for quantitative method	86
Table 4.1	Respondent socio – demographic profile	89
Table 4.1	Respondent socio – demographic profile – continued	90

Table 4.2	Type of disability of the respondents	92
Table 4.3	Registered PwDs with JKM	93
Table 4.4	Types of incentive received from JKM	94
Table 4.5	Housing scheme	95
Table 4.6	Current living place	98
Table 4.7	Factor influencing respondents for not owning a house	98
Table 4.8	Interest to own a house	100
Table 4.9	Chi square test between incomes with number of respondents	
	who own a house	100
Table 4.10	Level of preferences in buying a house	101
Table 4.11	Cross tabulation of price's preferences based on the type of disability	101
Table 4.12	Cross tabulation of location's preferences based on the type of disability	102
Table 4.13	Cross tabulation of design's preferences based on the type of disability	102
Table 4.14	Chi square test between the types of disability with price's factor	103
Table 4.15	Chi square test between the types of disability with location's factor	104
Table 4.16	Square test between the types of disability with design's factor	104
Table 4.17	Current and preferred house price	105
Table 4.18	Score of characteristic for preferred location of house	107
Table 4.19	Score of current satisfaction for location of house	108
Table 4.20	Score of characteristic for preferred design of house	110
Table 4.21	Score of current satisfaction for design of house	112
Table 5.1	Summary of Recommendation	124
Table 5.1	Summary of Recommendation (Cont.)	125
Table 5.1	Summary of Recommendation (Cont.)	126

Table 5.1	Summary of Recommendation (Cont.)	127
Table 5.1	Summary of Recommendation (Cont.)	128
Table 5.1	Summary of Recommendation (Cont.)	129

## LIST OF FIGURES

Figure 1.1	Research Workflow	12
Figure 2.1	PR1MA's Unit for PwDs	40
Figure 2.2	Ramps with alternative stepped approach	52
Figure 2.3	Bevelled threshold	53
Figure 2.4	Circulation space at a single leaf swinging door	55
Figure 2.5	Door with sufficient visual contrast	56
Figure 2.6	Example of D – lever and vertical door handles	57
Figure 2.7	Example of Type A toilet - Lateral transfer from both sides	58
Figure 2.8	Example of Type B large corner toilet cubicles	59
Figure 2.9	Example of Type C small corner toilets	60
Figure 2.10	Positioning of grab rails, water supply and toilet paper in Type C	
	corner toilet	61
Figure 2.11	Placement of washbasin and mirror above the washbasin with distance	
	of sanitary appliance	62
Figure 2.12	Washbasin with knee/toe clearance	63
Figure 2.13	Example of space allowances for accessible bedroom	64
Figure 2.14	Example of space allowances for accessible bedroom and bathroom	65
Figure 3.1	Summary of quantitative method for the study	73
Figure 3.2	Survey with the disabled people	79
Figure 3.3	Purposive Sampling for Questionnaire Survey in Kuala Lumpur	
	and Selangor	84
Figure 3.4	The stages of data collection and analysis for quantitative method	87
Figure 4.1	Percentage of disabled community who own a house	97
Figure 4.2	Mean score of preferences in choosing location of house	107

Figure 4.3	Mean score of current satisfaction for location of house	109
Figure 4.4	Mean score of preferred design of house	110
Figure 4.5	Mean score of current condition for design of house	112

# CHAPTER ONE INTRODUCTION

### **1.0 INTRODUCTION**

This chapter will be discussing on the introduction towards this research where it will elaborates about the background of the research topic. Besides that, it will explains the research issues and problems in relation to the PwDs and home ownership. It is important to study the background of the research topic in order to understand the nature of the research. This chapter also will explain more on the scope of research, research questions, research objectives and the structure of this research.

## **1.1 BACKGROUND OF THE STUDY**

According to Yap Kioe Sheng (2016), since the late 1980s; the UN-Habitat has promoted the plans for making housing adequate for all. This is in line with Parker (2007), for the reason that 1960s and specifically start from 1980s, the disability concepts and policies have shifted from a paternalistic welfare method to an acknowledgment that humans with disabilities have the very complete and identical right as the others. Young (1998) stated that these changes spurred a deinstitutionalization movement throughout the western global, wherein large sanatorium like institutions had been closed, and the former residents moved into smaller living arrangement inside the community which includes institution homes and cluster housing.

Persons with disabilities (PwDs) would need a house with some special elements such as zero – step entrance and also wide doorways to ensure the secure and comfortable sense of living in the much said houses. Early studies by Steinfeld,

1

Levine and Shea (1998) founded that 90% of housing units in United States were not accessible to persons with disabilities. Imrie (2003) reported that in United Kingdom, 98% of the private housing units were not suitable for the wheelchair users. Thus, these studies show that there is a substantial gap between the demand and supply of accessible housing to the PwDs's community.

In United States, there are only 38% of household having at least one family member who suffered from permanent movement limitation that partook any type of home modification (Nishita, Liebig, Pynoos, Perelman, and Spegal, 2007). This is further supported by Hammel (2005) which reveals that less than one –third of elderly homeowners with movement limitation possessed home modifications. Louie (1999) also founded that only few households of PwDs's residents who expresses a need for a ramp actually had one. These studies clearly shows that many of PwDs or people in needs who would benefit from such features do not have them.

According to Close J., Ellias, Hooper, Glucksman, Jackson and Swift (1999), the PwDs living in a house which lacks of accessibility features is tend to face a risk in form of injury due to falls compared to the PwDs who lives in a house with adequate accessibility features. Additionally, when the PwDs lives in a house with no accessible features, they were more likely to suffer from social isolation and feel lonely (Hammel, 2005). This inadequacy of accessible features will also give a negative impact to their life satisfaction, health and self – esteem. In this manner, the PwDs would like to live independently and have a high aspiration to own house with home features that give them the access which subsequently acted as a comprehensive dwelling place. The demand for accessible housing is determined by market conditions, government policies, and a variety of personal and household characteristics. El Gibbs (2016) states that the PwDs need the same kind of home like everyone else which is affordable and accessible, safe and secure house, also close to services and jobs. El Gibbs (2016) in the same study also founded that the PwDs own the wishes just like other normal people wherein they need a place to call home, have friends, spend time with the people they love, feel safe and secure. Referring to Article 19 of Division for Social Policy and Development Disability, United Nation (2017), it is stated that the PwDs should "have the opportunity to choose their place of residence and where and with whom they live on an equal basis with others and are not obliged to live in a particular living arrangement." Hence, this explains that it is not only for the rich people to own a safe, secure, and affordable houses but this goes the same to the PwDs with the addition of accessible features. The PwDs should share the same community system and structures, including accessible housing (El Gibbs, 2016)

Previously, large institutions had been the number one body of housing aid with the efforts underpinned by way of sympathy and charity, as well as embodying a medicinal nation of disability. However, modern-day maneuvers to incapacity housing aid reveal that the advantages give results for human beings with disabilities of dwelling inside the network rather than in institutional care (Stancliffe & Lakin, 2005; Bleasdale, 2006). Those adjustments represented a paradigm shift from professional, controlled offerings in segregated establishments to services that underpin selfwillpower and network participation (Laragy, 2002). Likewise, such arrangements can provide higher non-public aid and housing options, in addition to offer an extra opportunity for humans with disabilities to take part in their communities (Epstein, Van Dam and Chenoweth, 2006).

Home ownership or the ability to own residential property has been a goal for every Malaysian citizen including the PwDs. According to Dermot Coates, Paul Anand and Michelle Norris (2015), owning a residential property provides a sense of security which steers to happiness, productivity and fulfilling of one's live. Moreover, home proprietorship will be able to create stability and improve the quality of life of the PwDs. As Malaysia is approaching the developed-nation status and becoming a high-income economy country by 2020, the housing industry certainly needs to be adaptive to the demand of these special groups. The government needs to provide and plan suitable housing policies for all, in other words is to arrange a sustainable housing policy. The issue of inclusive and equitable economic growth is one of the identified issues in many policy agendas, and among the other issues are; disparities on household income between the urban and rural and accessibility to quality and affordable housing to all (Institute of Strategic and International Studies (ISIS) Malaysia, 2013). It is noted that the affordability gaps have widened even further and the purchasing power of house buying Malaysians has not increased but this factor is not the determining cause in house pricing levels in the country (Chang, 2013).

Time by time, the programme may be differed to each other but still, the prime objective of the improvement in the quality of life among the PwDs have not been achieved. Hence, the government ought to give the best commitment in ensuring both urban and rural areas have a high quality of life in line with the aim of Malaysia to be a developed nation. Strategic trust B1 and B3 of 11<sup>th</sup> Malaysia Plan (2016-2020), aiming to ensure that the access to quality and affordable housing will meet the needs of growing population as well as the PwDs by matching the demand and supply of affordable housing.

#### **1.2 PROBLEM STATEMENT**

#### **1.2.1 Accessible Home**

There are many countries that maintained public rental housing for the PwDs which provide subsidized residences. However, the supply of the housing unit does not meet the demand and the design of the house also does not match with the needs of the PwDs. The units were often owned by the people in middle class whose lifestyle better matched the type. The accessible home offers specific features and technologies to accommodate people with disabilities (widened doorways, lowed kitchen counters, etc.) that can be very costly to rent or purchase (Agbola, 2009; Abiodun, 2008). As enabling policies extricated the public sector from direct involvement in housing supply, the units of public rental housing are usually sold to the tenants, which consequently decreasing the option for the PwDs on formal housing without any further option being made available to them. Furthermore, most of the local governments are lacking in institutional capacity or political will to get involved in housing sector for the PwDs and obviously requiring support by a national agency to supplement local capacity (Kumar, 2003). As the PwDs do not meet the criteria in applying for loan, thus, this is surely giving them a limited access to obtain formal housing finance. Most of the financial institutes are reluctant to permit loans for the PwDs for the small amount of loans and this group perceived the risk of lending credit to the poor. According to Jones (2011), even though the NGOs are promoting savings and loans schemes for the PwDs's group, but they have limited ability and always in needs for additional funds. The housing policies for PwDs are often being neglected compared to other policies and facilities e.g. health and education sectors. The improvements in the quality of life among these much said vulnerable and PwDs is remorsefully have not been achieved (Ahmad Ariffian Bujang, 2014).

#### 1.2.2 Lack of informal housing

Ghertner (2012) identifies the lack of urban land for informal housing has caused the PwDs rehabilitated from the informal homeownership to rental housing which is found in the informal sector as well as the semi-commercial. Centrally located buildings that are intended for demolition may be rented to the disabled group as a temporary arrangement; whilst other buildings have been recently constructed. Yet, both of them offer very small units and minimal services. In addition to their locational advantages; variety in type, size, contractual arrangement, quality and rent do give an attractive impression to the disabled group with regards to the rental housing. The units are often occupied by several relatives and friends who share the costs (Ghertner, 2012).

#### **1.2.3 Disparities**

According to Sengupta (2010), persons with disabilities are usually the nation's largest minority and they tend to be marginalized in all aspects of life. The PwDs usually have low quality of life and most of them are unemployed. It is stated that disparities on household income between urban and rural area affects the affordability gaps and accordingly, decrease the purchasing power of houses in Malaysia (Chang, 2013).

The statement of problem mentioned above has presented comprehensive issues related to the PwDs capability in purchasing and owning the residential units. Despite the high achievement of the construction industry in the world including Malaysia, there has been lack of study on the consideration of the PwDs opportunity with regards to the residential property. Therefore, this study shall deal with the issue in specification to the urban areas in Selangor and Kuala Lumpur wherein the PwDs's group is often overlooked.

### **1.3 RESEARCH QUESTION**

Referring to the problem statements above, there are three research questions being raised as the followings:

## i. Question 1

What are the current housing policies and strategies in Kuala Lumpur and Selangor for the PwDs?

### ii. Question 2

What are the preferences of the PwDs in owning residential property based on its price, design and location factor?

## iii. Question 3

What are the recommendations and proposals for the PwDs on residential sector, specifically in urban areas of Kuala Lumpur and Selangor?

### **1.4 RESEARCH OBJECTIVE**

The research aim is to identify the preferences among the PwDs in Kuala Lumpur and Selangor in buying residential house based on its price, design and location factor. Three objectives are designed to achieve the research aim as listed below:

## i. Objective 1

To study the current housing policies and strategies in Kuala Lumpur and Selangor for the PwDs.

### ii. Objective 2

To identify the preferences of the PwDs in owning residential property based on its price, design and location factor.

## iii. Objective 3

To provide recommendations on housing property for the PwDs in urban areas of Kuala Lumpur and Selangor.

#### **1.5 RESEARCH SCOPE**

There are several scopes of study that have been identified for the research. The research scopes are described as follow:

### i. Location:

The research will be conducted in Kuala Lumpur and Selangor.

### ii. Duration:

The research will be conducted in 12 months of 2016 and 2017 to critically analyze the subject matter in the area. In addition, primary data collection (questionnaire survey for the PwDs) shall be conducted for four months as the survey can only be carried out based on appointment date set by the representative of related PwDs's group.

### iii. Contextual

This research is about to be limited only to analyze the issue on the PwDs in particular with physical and visual impairment. This selection was due to the reason of about 90% of the worlds' visually impaired live in low-income settings (World Health Organization, 2014). It is also because 28% of 25-to-64-year-olds with severe physical disabilities fall far below the federal poverty line - nearly four times the rate for people of the same age who are not disabled (Reed Karaim, 2002). Secondly, the study identifies the preferences of the PwDs in owning a house in three considerations, namely; price, design and location.