

## SOCIAL HOUSING IN MALAYSIA

### OVERVIEW OF PAST AND CURRENT SCENARIOS

Malaysia's home ownership agenda has always focused on access to affordable and quality housing for the citizen and this is manifested in the numerous Malaysia Plans. Since the establishment of the Ministry of Housing and Local Government in 1964 and the emphasis on housing provision for the low income group in the 1st Malaysia Plan, the country never looked back and grew from strength to strength with continuous programmes being introduced in its mission to house the nation in an adequate and equitable manner.

The lower income group has been the pulse of the social housing programmes since the very 1st Malaysia Plan where the Federal Government started to fund State Governments with loans to develop low cost housing with selling price at between RM8,000 to RM12,000. Various government agencies were also involved directly in providing the low cost housing through state economic development agencies. For land settlers, the Ministry of Rural and Regional Development as well as pertinent land and regional development agencies have all played their roles in providing low cost housing.

Similarly, the private sector's participation in such housing programmes was encouraged during the said period. Imposition of low cost housing requirement was then made mandatory in 1981 alongside the introduction of new low cost housing structure sold at RM25,000 per unit in 1981 (later increased to RM42,000 in 1998) and only household income of less than RM750 per month were eligible to purchase these houses with this mandatory requirement. The Government through local authority imposes 30% quota provision of low cost housing in every residential development built by developers. In ensuring these houses are secured by the targeted group, the Government also introduced a registration system to State Governments to ensure that the deserving group is able to purchase the houses. This obligation imposed by the local authorities has helped to ease the burden of the government in providing low cost housing units through the involvement of private developers in the low cost housing programmes.

From the 2nd Malaysia Plan onwards, more efforts were made through the establishment of State Development Agencies, the National Housing Department in 1976, the Privatisation Policy in 1981, the continuous allocation for low cost housing in Annual Budgets, housing incentives and etcetera. The private sector played a leading role in low cost housing provision throughout this period with over 1 million units built in total, both landed and stratified.

Extensive programmes and tireless efforts made in low cost housing provision, however, left a gap in the housing supply for other income groups of the society. By the 8th Malaysia Plan, the focus has shifted towards adequate housing for all income groups. At the same time, the public sector continues to play the leading role in housing provision for low income people. The 10th Malaysia Plan (2011-2015) strengthened this quest through new emphasis and focus to ensure provision of adequate, affordable and quality houses to low and middle income groups by addressing the mismatch between supply and demand of affordable housing.

The housing policy and programme implemented in the early stage focused only on the poor and low-income group. Nonetheless, due to the escalating of house prices, the housing policy and programme shifted its direction to encompass the middle-income group as well. In order to provide access for the poor, low and middle-income groups to own a house, the government has taken the initiative to launch more housing programmes.

*Note:*

- USD 1 : RM 3.93 (as at March 2018)
- Social housing in Malaysia is also referred as low cost housing.

## Reference

1st Malaysia Plan	1966-1970
2nd Malaysia Plan	1971-1975
3rd Malaysia Plan	1976-1980
4th Malaysia Plan	1981-1985
5th Malaysia Plan	1986-1990
6th Malaysia Plan	1991-1995
7th Malaysia Plan	1996-2000
8th Malaysia Plan	2001-2005
9th Malaysia Plan	2006-2010
10th Malaysia Plan	2011-2015
11th Malaysia Plan	2016-2020

**SUMMARY OF MALAYSIA HOUSING POLICY**

Phase	Period	Focus	Strategies
Early stage of Independence	1st Malaysia Plan	<ul style="list-style-type: none"> <li>• Emphasis on housing especially for low income group in urban areas.</li> <li>• Private sector's involvement in housing provision.</li> <li>• Improvement of basic infrastructure.</li> </ul>	<ul style="list-style-type: none"> <li>• Implementation follows the colonial policies with limited budget.</li> <li>• Housing Trust involved actively low cost housing development in urban areas such as KL and Penang.</li> <li>• Private sector to concentrate on medium and high cost housing.</li> </ul>
New Economic Policy (NEP)	2nd Malaysia Plan to 5th Malaysia Plan	<ul style="list-style-type: none"> <li>• Eradication of poverty and restructure the society.</li> <li>• Implementation of Human Settlement concept in human development.</li> <li>• Housing for low income group was given priority in national policies.</li> <li>• Private sector as a key player in housing provision.</li> </ul>	<ul style="list-style-type: none"> <li>• High-rate of rural-urban migration</li> <li>• Private sector was responsible to build large portion of housing for people including low cost.</li> <li>• Ceiling price for low cost house was set.</li> <li>• Government established state agencies.</li> <li>• Encourage national unity in housing development.</li> </ul>
National Development Plan	<ul style="list-style-type: none"> <li>• 6th and 7th Malaysian Plan</li> <li>• Agenda 21, 1994</li> <li>• The Habitat</li> </ul>	<ul style="list-style-type: none"> <li>• Continue with implementation of NEP policies and strategies.</li> <li>• Human Settlement concept with emphasis on sustainable development.</li> <li>• To ensure all people regardless of their income live in decent house.</li> <li>• Private sector continues to be responsible in housing provision for the people.</li> </ul>	<ul style="list-style-type: none"> <li>• To build more affordable housing especially low and low medium cost housing.</li> <li>• Government created new laws and guidelines to control private sector.</li> </ul>

<p>Vision Development Plan</p>	<ul style="list-style-type: none"> <li>• Vision Development Plan 2001</li> <li>• 8th Malaysia Plan</li> </ul>	<ul style="list-style-type: none"> <li>• Emphasis on sustainable urban development and adequate housing for all income.</li> <li>• Housing development will be integrated with other type of development such as industry and commercial.</li> <li>• Emphasis on ICT.</li> <li>• Government as key player in low cost housing provision and private sector for medium and high cost housing.</li> </ul>	<ul style="list-style-type: none"> <li>• Continue effort to provide the guidelines and inculcate the citizens' understanding towards sustainable development and encourage citizens to participate in housing development in line with Local Agenda 21.</li> <li>• Objective of the housing development programmes is to increase accessibility to adequate, affordable and quality houses for all income groups.</li> <li>• Priority will continue to be given to the development of low- and low medium-cost houses.</li> </ul>
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### SUMMARY OF LOW COST/LOW MEDIUM COST HOUSE PRICE

Year	Category	Price
Before 1981	Low-Cost Housing	RM 8,500 - RM 12,500
1981 – 1998	Low-Cost Housing	<RM 25,000
1998 – present	Low-Cost Housing	<RM 42,000
Before 1998	Low-Medium Cost Housing	RM 25,001 - RM 60,000
1998 – present	Low-Medium Cost Housing	RM 42,001 - RM 60,000
1998 – present	Medium-Cost Housing	RM 60,001 - RM 100,000
10th Malaysia Plan (from 2010)	Affordable Housing	RM 42,000 - RM 400,000

**CURRENT HOUSING POLICY IN SUMMARY**



**Map of Peninsular Malaysia**

Land issue in Malaysia is under the jurisdiction of State Governments, as such, policies and guidelines related to housing may differ from states to states. The following are some examples of state housing policies in Malaysia:-

## 1. Johor

### Johor Housing Policy

The requirements to provide affordable housing based on development size are as follows:

Development Size	Percentage of affordable housing (%)
3 – 5 acres	20% of total development
> 5 acres	40% of total development

The following table shows four (4) categories of affordable housing outside Iskandar Malaysia (effective from 1 January 2014):

Types	Provision	Built-Up Size (sq ft)	Lot Size	Types of Development	Max Selling Price (RM)
PKJ A	10%	720	16' x 60'	Landed / strata	42,000
PKJ B	15%	850	18' x 60'	Landed / strata	80,000
Affordable Housing (RMMJ)	10%	1,000	20' x 70'	Landed (Terrace House)	140,000* 150,000**
Medium Cost Shop Houses	5%	1,200	NA	Landed	150,000* 170,000**
<b>Total</b>				<b>40% of total developments</b>	

*Wilayah Iskandar Malaysia refers to Iskandar Regional Development Authority (IRDA) area which consists of five (5) local authorities i.e. Majlis Bandaraya Johor Bahru, Majlis Perbandaran Johor Bahru Tengah, Majlis Perbandaran Pasir Gudang, Majlis Perbandaran Kulaijaya and part of Majlis Daerah Pontian.*

The following table shows four (4) categories of affordable housing within Iskandar Malaysia (effective from 1 April 2012):

Types	Provision	Built-Up Size (sq ft)	Lot Size	Types of Development	Max Selling Price (RM)
PKJ A	5%	720	NA	Landed / strata	42,000
PKJ B	10%	850	NA	Landed / strata	80,000
			16' x 55'	Landed	
Affordable Housing (RMMJ)	20%	1,000	18' x 60'	Landed (Terrace House)	150,000
			20' x 70'	Townhouse	
			NA	Strata (if within Flagship Zones)	
Medium Cost Shop Houses	5%	1,200	NA	Landed	200,000
<b>Total</b>				<b>40% of total developments</b>	

*Note:*

*PKJ : Perumahan Komuniti Johor (Community Housing)*

*RMMJ : Rumah Mampu Milik Johor (Affordable Housing)*

*\*Majlis Daerah (District Council)*

*\*\*Majlis Perbandaran (City Council)*

(Developers are allowed to apply to the State Government to change the provision of Rumah Komuniti to RMMJ/affordable housing with penalty of RM40,000 per unit of Rumah Komuniti to be exempted – to pay within two (2) years from the new agreement date).

If the location of the development is in two (2) different areas i.e. within and outside Iskandar Malaysia, developer is required to follow the Johor State Housing Policy outside of Wilayah Iskandar Malaysia.

If the development is located in the Flagship Zone within Iskandar Malaysia area, developer is required to follow the imposition of higher percentage for the affordable housing.

*Other requirements:*

- a) Minimum specification/planning required by the Federal Department of Town and Country Planning.
- b) The Express Condition and restriction to be endorsed on the titles are as follows:
  - RMMJ/Affordable housing: Transfer of ownership is not allowed within 10 years.
  - PKJ/Community housing: Transfer is not allowed without the approval from the State Government.
- c) If the required provision of affordable housing does not reach 40%, contribution shall be charged on the balance units.

## 2. Selangor

### Selangor Housing Policy

- In the effort to provide affordable housing with facilities that are conducive to the built environment, the Selangor Government in 2014 introduced a new Affordable Housing Policy known as Rumah Selangorku.
- The following table shows four (4) types of houses, built-up areas, selling prices, equity by household income and facilities that shall be provided:

Type	Built-up area (sq ft)	Selling Price (RM)	Household Income (RM)	Facilities
A	700	42,000	≤3,000	<ul style="list-style-type: none"> <li>• Gated and guarded</li> <li>• 10% of space area</li> <li>• Playground</li> <li>• Worship hall</li> <li>• Multi-purpose hall</li> <li>• Management office</li> <li>• Community centre</li> <li>• 2 car parks (20% of visitor parking)</li> <li>• Minimum 2 OKU (disability) units for each block</li> </ul>
B	750	100,000	≤6,000	
C	**800	150,000		
	**900	180,000		
	*18' X 60'	200,000		
D	1,000	220,000	≤8,000	<u>Additional</u> <ul style="list-style-type: none"> <li>• 2 car parks for each unit</li> <li>• Swimming pool</li> <li>• Multi-purpose court</li> <li>• Shop/community kiosk</li> </ul>
	*20' X 60'	250,000		

\* Landed – Single Storey Terrace House / Double Storey Terrace House for Zone 2 and Zone 3

\*\* Double Storey Town House can be provided in particular Zone 2 and Zone 3

- Price range from RM42,000 to RM250,000 per unit, depending on type, location, built-up areas and facilities provided.

### ZONE

Developments in Selangor are categorized under three (3) zones as follows:-

No	Zones
1	Urban
2	Semi Urban
3	Less Urban

Percentage (%) of affordable housing based on housing development zones and land area

Housing Development Zone	Project Development Area (acre) / Provision RUMAH SELANGORKU				
	2 – 5 acres	5 – 10 acres	10 – 20 acres	20 – 50 acres	50 acres & above
Zone 1	*20%	30%	40%	50%	50%
Zone 2	-	20%	40%	40%	50%
Zone 3	-	-	40%	40%	50%

Condition of transfer

Type	Household Income (RM)	Condition
Type A	<3,000	<ul style="list-style-type: none"> <li>Transfer ownership is allowed after 5 years (sub-sale)</li> <li>To register with LPHS (Lembaga Perumahan Hartanah Selangor)</li> </ul>
Type B	<8,000	

- Imposition of Rumah Selangorku shall be at the application of Planning Permission stage by the Local Authorities or at land conversion by the land office.
- Type A of Rumah Selangorku must be developed in the first phase of development or concurrently with other types in the development.
- Failure of developer to obtain the list of names of interested purchasers from the housing board can be fined 10% of the property sales price for each unit sold.
- 7% of the selling price of the house shall be charged for consent to transfer from Bumiputera to-non Bumiputera purchaser (subject to State Authority approval). An additional penalty of 5% shall be imposed on the developer breaching the guideline without prior approval.

*Note:*

- Bumiputera lot/unit are units of land or property, which can only be purchased and owned by Bumiputeras.*
- Under the New Economic Policy (NEP), the Bumiputera Quota regulation was introduced as a means to increase Bumiputera shares in the real estate up to at least 30%. Since 1971, developers had to allocate at least 30% of all property units (residential or commercial) to Bumiputeras.*
- According to Malaysian law, State Governments are given full control over land matters and as such, Bumiputera Quota regulations fall under the State Government's jurisdiction causing them to differ from state to state.*



### 3. Kedah

#### Kedah Housing Policy

- In order to provide affordable housing with facilities that are conducive to the built environment, the State Government introduced a new Affordable Housing Policy known as Rumah Aman Makmur Kedah (RAMK) effective 1 January 2015.
- The following table shows three (3) categories of houses, built-up areas, facilities and selling prices which comprise:-

Types	Land Size/ Built-Up Size (min)	District	Selling Price per unit (RM)
<b>Rumah Kasih Rakyat (RKR)</b>			
Landed/Strata	20' x 60' / 700 sq ft	Zone A	45,000
Landed/Strata	20' x 60' / 700 sq ft	Zone B & C	35,000
<b>Rumah Aman Kedah (A)</b>			
Landed/Strata	20' x 65' / 750 sq ft	Zone A, B & C	90,000
Strata	750 sq ft	Zone A, B & C	75,000
<b>Rumah Makmur Kedah (B)</b>			
Landed/Strata	20' x 70' / 800 sq ft	Zone A, B & C	200,000
Strata	800 sq ft	Zone A, B & C	

- Percentage (%) of affordable housing unit according to zoning

Zone	Quota	Area
A	40%	Urban
B	30%	Less Urban
C	30%	Semi Urban

- Levy will be charged if developer fails to provide RKR & RMM such as follows:

Type	Levy Rate (RM) per unit
Rumah Kasih Rakyat - RKR	50,000
Rumah Aman Kedah (A)	75,000
Rumah Makmur Kedah (B)	150,000

#### 4. Kuala Lumpur

##### Housing Policy in Kuala Lumpur

- In an effort to provide affordable housing with facilities that are conducive to the built environment, the Kuala Lumpur City Council (DBKL) has introduced a new Affordable Housing Policy known as **RUMAWIP (Rumah Mampu Milik Wilayah Persekutuan)**, effective 28 March 2013. This policy is applicable to all development undertaken by private or public developer and joint venture projects.
- Developers are required to allocate 30% of the total development for affordable housing (regardless of the development size).
- The table below shows three (3) categories of houses, built-up areas and selling prices:

Type of Development	Selling Price (RM)	Built-Up Size (sq ft)	Specification
Low Cost	63,000 (Kuala Lumpur & Putrajaya)	700	<ul style="list-style-type: none"> <li>• 3 bedrooms</li> </ul>
	52,000 (Labuan)		
Low-Medium Cost	63,001 – 150,000	650	<ul style="list-style-type: none"> <li>• 3 bedrooms</li> <li>• 2 bedrooms and less, complete with finishes</li> </ul>
Medium Cost	150,001 – 300,000	800	

- The following table shows the types of low-medium cost and medium cost in a development which comprises:-

Types	Provision
Studio or 1 room	10%
2 rooms	15%
3 rooms	75%
<b>Total</b>	<b>100%</b>

## 5. Melaka

### Housing Policy in Melaka

Development of less than 8 acres

- Development of less than 8 acres is exempted from the provision of low cost and affordable housing.

Development of more than 8 acres

Quota	Built-up Size (sq ft)	Selling Price (RM)
20% low cost housing	750	42,000
20% affordable housing	-	80,000 - 180,000
60% free market housing	-	-

Contribution to the Government

- Contribution for the conversion of low cost housing to affordable housing are as follows:-

Price Category (RM)	Contribution Per unit (RM)
80,000 - 100,000	7,000
100,001 - 120,000	11,000
120,001 - 150,000	15,000
150,001 - 180,000	20,000

- Contribution of RM 7,000 per unit on the differences between the original units to be built and units after conversion.

## 6. Negeri Sembilan

### Dasar Perumahan Negeri Sembilan (DPNS)

- In order to provide affordable housing with facilities that are conducive to the built environment, the State Government has introduced the Negeri Sembilan Housing Policy (DPNS).
- Provision of affordable housing is based on development size such as follows:-

Development	Policy
Landed Development	<p>Development of 10 acres and above: Provision of 50% Affordable Housing as follows:</p> <ul style="list-style-type: none"> <li>• 15% RMM Type A: Max selling price of RM80,000 (20' x 60') (Built Up Area: 900 sq ft)</li> <li>• 15% RMM Type B: Max selling price of RM250,000 (20' x 65')</li> <li>• 20% RMM Type C: Max selling price of RM400,000 (22' x 70')</li> </ul>
Highrise Strata Development	<p>Development of 10 acres and above: Provision of 50% Affordable Housing as follows:</p> <ul style="list-style-type: none"> <li>• 15% RMM Type A: Max selling price of RM80,000 (min Net Floor Area: 800 sq ft)</li> <li>• 15% RMM Type B: Max selling price of RM250,000 (min Net Floor Area: 1,000 sq ft)</li> <li>• 20% RMM Type C: Max selling price of RM400,000 (min Net Floor Area: 1,200 sq ft)</li> </ul>

Mixed Development	<p>Development of 10 acres and above: Provision of 50% Affordable Housing as follows:</p> <ul style="list-style-type: none"> <li>• 15% Type A: Max selling price of RM80,000 <ul style="list-style-type: none"> <li>○ Landed Property: 20' x 60' (Built-up Area: 900 sq ft)</li> <li>○ Strata Property: min Net Floor Area: 800 sq ft</li> </ul> </li> <li>• 15% Type B: Max selling price of RM250,000 <ul style="list-style-type: none"> <li>○ Landed Property: 20' x 65'</li> <li>○ Strata Property: min Net Floor Area: 1,000 sq ft</li> </ul> </li> <li>• 20% Type C: Max selling price RM400,000 <ul style="list-style-type: none"> <li>○ Landed Property: 22'm x 70'</li> <li>○ Strata Property: min Net Floor Area: 1,200 sq ft</li> </ul> </li> </ul>
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Note :

RMM (Rumah Mampu Milik) = Affordable Housing

The following table shows the composition of affordable housing in a development:-

Types	Provision
A	<ul style="list-style-type: none"> <li>• Mandatory to be built by the developers</li> <li>• Selection and screening of applicants will be conducted</li> <li>• Minimum 3 bedrooms and 2 bathrooms</li> <li>• Applicable to household income of less than RM3,500</li> <li>• Moratorium period: 5 years</li> </ul>
B	<ul style="list-style-type: none"> <li>• To be provided within the development</li> <li>• Minimum 3 bedrooms and 2 bathrooms</li> </ul>
C	<ul style="list-style-type: none"> <li>• To be provided within the development</li> <li>• Minimum 3 bedrooms and 2 bathrooms</li> </ul>
D	<ul style="list-style-type: none"> <li>• Above RM400,000</li> <li>• Free market housing</li> </ul>

## 7. Penang

### Penang Housing Policy

- The following table shows the provision, quota and selling prices for low cost and low- medium cost houses:-

Type	Provision	Quota	Contribution	Selling Price (RM)
Low Cost Housing	<ul style="list-style-type: none"> <li>50% for Bumiputera</li> <li>15% for Indian</li> <li>35% for Chinese</li> </ul>	30%	<ul style="list-style-type: none"> <li>RM 120,000 per unit for non-provision (local Penang developer)</li> <li>RM 150,000 per unit non provision (developer outside Penang)</li> </ul>	42,000
Low – medium cost Housing	<ul style="list-style-type: none"> <li>30% for Bumiputera</li> <li>15% for Indian</li> <li>55% for Chinese</li> </ul>			72,500

- The State Government introduced several new polices to encourage the development of affordable housing in the State. The new policy includes revising the density to 128 units per acre (plot ratio 2.8:1) and the provision of 25% affordable housing are as follows:

Provision	Min Size (sq ft)	Selling Price (RM)
5%	750	Less than 200,000
20%	850	Less than 300,000

- The household income cap for different types of affordable housing are as follows:-

Household Income Cap (RM)	Selling Price per unit (RM)
2,500	42,000
3,500	72,500
6,000	150,000
8,000	200,000
10,000	300,000

- The State Government allows 30% of the total affordable housing units in a project to be sold in the open market at 20% above the controlled selling price in the North East district and 10% above the controlled selling price in other districts.
- A contribution of 10% of the unit price need to be paid to the State Government “in kind” (except in the North East district where the contribution is 20% of the unit price).

## 8. Terengganu

### Affordable Housing in Terengganu

Affordable housing provision are as follows:

- Development of less than 3 hectares is exempted from provision of affordable housing.
- Affordable housing provisions for development of 3 hectares and above under PR1MA, PPA1M and SPNB development:

Types of Development	Provision	Selling Price (per unit)	Min. Built-Up Size (sq ft)	Min. Land Area	Household Income (RM)
A	Min 15%	RM68,000	800	20' x 65'	≤3,500
B	Min 15%	RM68,001 – M185,000	900	20' x 70'	<10,000
C	Min 15%	RM185,001 – M300,000	1,000		

- Affordable housing provisions for 3 hectares and above under private development:-

Types of Development	Provision	Selling Price (per unit)	Min. Built-Up Size (sq ft)	Min. Land Area	Household Income (RM)
A	Min 20%	RM68,000	800	20' x 65'	≤3,500
B	Min 20%	RM68,001 – RM185,000	900	20' x 70'	<10,000
C	Min 20%	RM185,001 – M300,000	1,000		

Developers are only allowed to apply for exemption for Type A (20%).

*Note:*

*PR1MA, PPA1M and SPNB are government/government linked companies undertaking development of low cost and affordable housing.*

## ISSUES AND CHALLENGES IN IMPLEMENTING LOW COST HOUSING

In recent years, private developers are no longer keen to build low cost housing due to cost of subsidies. For developers, housing development is a business undertaking, which with all the potential for profit, is also fraught with risks. It is therefore quite impractical to expect any private developer to absorb fully the subsidies involved in the construction of low cost houses. As a result, the subsidy required for the low cost houses has to be partially covered through the pricing of the non low-cost houses in any development scheme. The increased in construction cost has also made cross-subsidy model for provision of low cost housing unattainable.

On average, at present the cost to build low cost housing (excluding land cost):

- Strata : RM105,000
- Landed : RM75,000

Both the above are sold at a controlled price of RM42,000 maximum.

Other than that, there is also a clear mismatch between supply and demand of low cost housing in Malaysia, reasons which include location, pricing, preferred types of property and etc.

## REHDA'S PROPOSAL: MOVING FORWARD

Provision of affordable housing is a national agenda and REHDA has and will always be in support of it. Nonetheless, the main concern is the continuous increasing costs of doing business which is affecting development and construction cost, making it difficult for developers to stabilize market price. The continuous rising of development cost has made the cross-subsidization model for provision of low cost units not sustainable.

The following are some of REHDA's proposals to the Government on the provision of low cost housing:-

- Private developers be relieved from the role of providing low cost housing and that such role should be reverted back to the Government through one (1) centralized body with a statutory power to build such homes.
- The Government to provide the lower income group with social/transit housing which they will eventually purchase affordable housing as their income increases over time.
- The distribution and re-sale of subsidized housing must be properly controlled so that the benefits are accorded to only the deserving parties.
- Moratorium must be imposed on the re-sale of subsidized housing to ensure that the pool of supply is adequate and buyers do not profiteer from such subsidized units.
- Proposals to increase supply of affordable housing:-
  - The Government to identify and utilize Government and state owned land for the provision of affordable housing, especially if such land is not used optimally.
  - Focus on building affordable housing by converting low cost quota to affordable housing with higher demand.
  - Review planning requirements in order to facilitate and encourage supply of more houses. Current planning policy for residential development based on density should be changed to plot ratio to enable subdivision of floor area into smaller units, thus increasing supply.