

BIBLIOGRAPHY

Abraham, C.E.R. (1975), "The Impact of Low-Cost Housing on the Employment and Social Structure of Urban Communities : A Case Study of Penang", in Pran Chopra (Ed.), Aspect of Housing in Malaysia, Penang: South East Asia Low-Cost Housing Study Monograph.

Bank Negara Malaysia, Annual Report 1994, Kuala Lumpur.

Chan, S., (1996)"Residential Mobility and Mortgages", Regional Science and Urban Economics 26, 287- 311.

City Hall (1976), "Local Government Role in Meeting Housing Needs in the Municipal areas ", City Hall, Kuala Lumpur.

Dato Tan Suan Kok (1977), "Dilema Of Low Cost Housing", Dewan Bandaraya Kuala Lumpur.

Dr. Aloysius b. Marbeck (1993), "Investing in Houses and Residential Properties : Buy or Rent, Glut or Opportunity?", National Housing & Property Conference, Balai Ikhtisas Malaysia And Malaysian Strategic Consultancy Sdn. Bhd., K.L.

Employees Provident Fund, Annual Report 1995, Kuala Lumpur.

Employees Provident Fund, Annual Report 1994, Kuala Lumpur.

Green, Richard K. (1996) "Should the stagnant homeownership rate be a source of concern?", Regional Science and Urban Economics 26, 337 - 368.

Hendershott, Patric H., (1996) "Public Policy and Housing Market", Regional Science & Urban Economics 26, 227 - 234.

Jardine Fleming Securities (1993), "The State of the Malaysia Property Cycle", National Housing & Property Conference, K.L.

Khor Kok Peng (1989), "Housing for the Masses: Are the government and private sectors sufficiently committed", Consumers' Association Of Penang, Penang.

Lim Chong-Yah, Tay Boon-Nga (1996), "Shelter For The Poor: Housing Policy In Singapore", Population Review 40th Anniversary Issue, Vol. 40, Jan - Dec 96., California.

Malaysia Government, Economic Report 1994/1995, Government Printer, K.L.

Malaysia Government, Fifth Malaysia Plan (1986-1990), Government Printer, K.L.

Malaysia Government, Seventh Malaysia Plan (1996-2000), Government Printer, K.L.

Malaysia Government, Sixth Malaysia Plan (1991-1995), Government Printer, K.L.

Malaysian Government, Economic Report 1993/1994, Government Printer, Kuala Lumpur.

Ministry of Finance, Property Market Report 1995, Percetakan National Malaysia Bhd, K.L.

Mohd. Ali Hj. Baharum (1991), Masalah Perumahan : Penyelesaian Menurut Perspective Islam, Dewan Pustaka Islam, Kuala Lumpur.

Molen, Ronald C. (1974), House Plus Environment, Utah, Olympus Publishing.

Nirmala Menon (1993), "Properties Insight", Investor Digest, KLSE.

Nunnally, Jum C (1978), Psychometric Theory, New York, McGraw Hill Book.

Peter, J, Paul (1979), "Reliability : A Review of Psychometric Basic and Recent Marketing Practices", Journal of Marketing Research, 16 February, 6-17.

Rahim & Co Research ,(1993), "The State of the Malaysia Property Cycle", National housing & Property Conference, K.L.

Wegelin, E. A. (1978), Urban Low Income Housing and Development,
Leiden : Martinus Nijhatt Social Sciences Division.

W.R. Archer, D.C. Ling, G.A. Mc Hill, “The effect of income and
collateral constraints on residential mortgage termination”,
Regional Science & Urban Economic, 26 (1996), 235 - 261.