

Analyzing the Prospects for Subsidized Housing Development with Commercial in Karangasem Regency

I Komang Agus Ariana, I Gusti Ngurah Putu Dharmayasa, I Ketut Nuraga, I Gusti Ngurah Susila, Putu Budi Arnaya

Program Studi Teknik Sipil, Universitas Pendidikan Nasional Denpasar, Kota Denpasar, Bali, INDONESIA

E-mail: agusariana@undiknas.ac.id

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ABSTRACT

The development of subsidized housing plays an important role in meeting the primary human needs as well as the economic needs of families. This research focuses on subsidized housing D'GEDONG RESIDENCE in Amlapura City, Karangasem Regency, which has experienced a significant increase from 2021 to 2023. The purpose of the study is to evaluate the level of community satisfaction with subsidized housing and identify the factors that affect such satisfaction. The research method uses a questionnaire that is analyzed with the Customer Satisfaction Index (CSI). The results of the study showed that of the 122 respondents surveyed, the average satisfaction level reached 65.09%. This shows that the majority of buyers are quite satisfied with the ownership of subsidized housing in Karangasem Regency. This shows that the majority of buyers are quite satisfied with the ownership of subsidized housing in Karangasem Regency.

Keywords: subsidized housing, Customer Satisfaction Index (CSI), development.

INTRODUCTION

Housing is one of the basic primary needs for every individual. As part of the government's efforts to meet the needs of decent and affordable housing, the development of subsidized housing plays an important role in improving people's welfare, especially for low-income groups. Subsidized housing programs, as described by [1] not only cover aspects of primary needs such as housing, but also involve broader economic dimensions and social strategies. Subsidized housing is designed to help groups with limited financial capabilities to own decent homes, through various government initiatives and policies [2].

The Indonesian government has launched several programs to support subsidized housing development, including the One Million Houses Program, as well as regulations regarding housing financing for low-income communities [3]. The main goal of this development is to provide healthy and affordable housing for people who are at the lower economic level. Through collaboration with the private sector and developers, the government seeks to ensure that housing needs can be met effectively. In the context of Amlapura City, subsidized housing development, especially the D'GEDONG RESIDENCE project, shows a significant increase from 2021 to 2023. The project features 122 units of subsidized houses of various types, which shows rapid growth in meeting the housing needs of the community.

The development of subsidized housing by Pt. Reka Bumi Tohlangkir underlines the importance of strategic location and construction quality in attracting consumer interest. This program not only helps people obtain housing that suits their economic capabilities, but also supports the government's efforts in meeting national development goals related to housing [4]. In comparison, commercial houses, which are built for profit, have different characteristics from subsidized houses. Commercial houses function as an investment and can be categorized into various types, ranging from single houses to flats, with the aim of earning income through rental or resale [5]. This study focuses on the development of D' Gedong Residence housing on Jalan Ahmad Yani, Jasri Kaler, Karangasem Regency, to evaluate the effectiveness and impact of this subsidized housing program. Through the analysis of questionnaire data using the Likert scale technique and Customer Satisfaction Index

(CSI) analysis, it is hoped that a clear picture of the success of this program in meeting the needs of decent and affordable housing for the community can be obtained.

RESEARCH METHODS

Research Data

This research was conducted at the D' Gedong Residence Residential Building located on Jalan Ahmad Yani Lingkungan Jasri Kaler, Amlapura, Indonesia, Bali. This research is one of the central government's programs as an effort to help low-income residents or families. The development of housing units in this study is 122 units with 78 units that have been built and 46 units have been credited. The housing profile that is the object of this study is presented in Figure 2.



Figure 1. Research Location Plan



Figure 2. D'Gedong Residence Housing

This study uses a quantitative approach, which emphasizes the collection and analysis of measurable numerical data. This method is commonly used to test hypotheses, find patterns, or make generalizations based on samples from the population. The primary data collection technique involves observation, namely by observing the survey of the research object in its original condition in the field and discussing the level of satisfaction of residents and their willingness to pay for the cost of D'Gedong Residence Housing Development. The subject of this study is residents who live and will buy in the object of this research. The number of respondents was taken referring to [6] for multivariate analysis research. Sampling was carried out using the Likert scale technique to 122 respondents.

Research Variables

There are three aspects of satisfaction measured in this study, namely aspects of building quality, service, and the selling price of residential houses. Aspects and sub-aspects in the preparation of the research questionnaire are determined based on several literature references as presented in Table 1.

Table 1. Operational Definition of Research Variables

Variable	Aspects	Indicator	Question Item Number	Source
Housing Satisfaction	Building Quality	Availability of Clean Water	1	[7]
		Interior Quality of Buildings	2	[8]
		Building Components	3	[9]
		Environmental Cleanliness	4	[10]
		Building Layout and Visual	5	[8]
	Service	Security Availability	6	[8]
		Transportation Accessibility	7	[8]
		Maintenance and Care	8	[8]
		Accessible Housing Location	9	[11]
		Housing Location	10	[11]
		Electrical Infrastructure	11	[11]
		Road Infrastructure	12	[11]
		Parking Facilities	13	[11]
		Pedestrian Facilities	14	[8]
	Tariff	House Selling Price	15	[12]

Data Analysis

To achieve the first goal related to the characteristics of D' Gedong Residence Housing, a descriptive analysis method will be carried out. This analysis will involve an assessment of 122 physical components of housing based on existing secondary data. The physical characteristics of housing will be analyzed descriptively and compared with the component standards set by the government. After the comparison is made, a conclusion table will be prepared to show the physical condition of the housing components and compare them with the applicable standards, to determine whether the components have met the standards or not. The next stage is a CSI analysis which requires data on the level of satisfaction and the level of interest of residents in 122 physical components of housing. This data will be used to calculate the CSI, which combines the satisfaction and interests of the occupants. The data collected on satisfaction and importance will be processed using CSI analysis to produce an overall satisfaction index value [13]. The level of resident satisfaction is shown in Table 2.

Table 2. Level of Occupant Interest

Weight value	Interpretation (Satisfaction level)	Interpretation (Importance level)
5	Highly satisfied	Very important
4	Satisfied	Important
3	Dissatisfied	Less important

Weight value	Interpretation (Satisfaction level)	Interpretation (Importance level)
2	Dissatisfied	Not important
1	Very dissatisfied	Very unimportant

Once the questionnaire data was collected using the Likert scale technique, the next step was to analyze the results using Customer Satisfaction Index (CSI) analysis to achieve the second research objective. The CSI calculation will be carried out in stages, starting with the weighting of the values from the Likert scale that has been collected, then calculated to produce a CSI score. The CSI analysis process consists of four stages of calculation, namely:

Determining MIS values (Mean Importance Score) and MSS (Mean Satisfaction Score)

$$MIS = \frac{\sum_{i=1}^n y_i}{n}$$

$$MIS = \frac{\sum_{i=1}^n x_i}{n}$$

Dimana:

- N = Number of respondents
Yi = Value the importance of the ith attribute
Xi = The value of the importance of ith satisfaction
I = Performance value of the ith attribute

Determining the value of WF (Weight Factors) The weight factor value is the percentage value of the MIS per attribute to the total MIS value of all attributes

Determining the WS value (Weight Score)

$$WS_i = WFi \times MSS$$

Information:

i = Ith attribute

Calculating WT value (Weighted Total)

$$MIS = \frac{\sum_{i=1}^p WSi}{n} \times 100\%$$

Information:

P = Number of interest attributes

5 = Number of scales

From the CSI analysis that has been carried out in four stages, an output will be obtained in the form of the level of satisfaction of housing residents with the components taken in the questionnaire. For more details on the CSI analysis process, please see the following scheme:

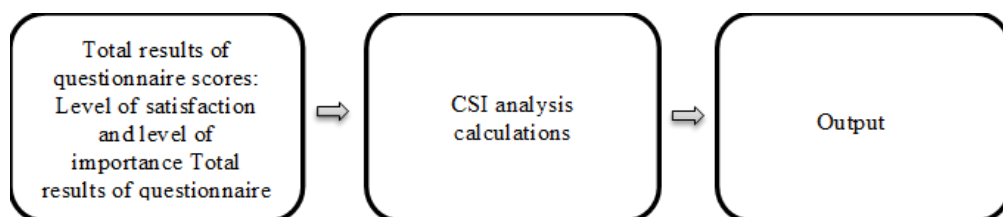


Figure 3. CSI Analysis Process

When the output has been obtained, the interpretation based on the CSI classification will be seen as follows:

Table 3. Occupant Satisfaction Level

Number	Interpretation Index
$X \leq 39\%$	Very poor
$40\% \geq X < 54\%$	Poor
$55\% \geq X < 69\%$	Fair
$70\% \geq X < 84\%$	Good
$85\% \geq X < 100\%$	Excellent

Information: X = Customer Satisfaction Index Figures

Source: Customer Satisfaction Measurement (www.leadershipfactor.com)

RESULT AND DISCUSSION

Building Specifications

The specifications of D'Gedong Residence Housing:

House Type	: 30/60
Number of Houses	: 122 Housing Units
Tahun Anggaran	: 2021-2023
Harga Rumah	: Rp. 168.000.000,00 (One Hundred and Sixty-Eight Million Rupiah)
Jumlah Lantai	: 1 Floor
Kapasitas Kamar	: 2 bedrooms, 1 toilet, living room, kitchen, terrace and front yard.
Kapasitas hunian	: 1 family (4-5 people)

Respondent Demographics

The following are the characteristics of 122 respondents from the results of the questionnaire distribution.

Table 4. Residential Buyer Profile

Occupant Age	Number of People	Percentage
20-25 Year	30	24,59%
25-30 Year	40	32,79%
35-40 Year	22	18,03%
45-50 Year	20	16,39%
55-60 Year	10	8,20%
Total	122	100%

Source: Data Primer, 2020

Housing Characteristics Analysis

Table 5. Housing Characteristics Analysis

No	Component	Standard	Information	Justification
1	Availability of Clean Water	120 liters/person/day	As per standard	There is a sufficient PDAM piping network
2	Interior Quality of Buildings	1 bedroom, 1 function room, 1 bathroom	As per standard	The house has 2 Bedrooms, 1 bathroom, living room, kitchen, terrace and front yard
3	Building Components	- Foundation: kali stone/concrete pair without reinforcement and indirect foundation system of ironwood or galam.	As per standard	For the building specifications: - River stone foundation - Plaster brick wall + shaft and paint - Sloof, column, reinforced concrete ring - Teak Wood Frame

		- Walls: at least half conblock. Building frame: half reinforced concrete frame and half wooden frame. - Easel: brace-roof, strong and durable class II size 5/10 or those widely circulated on the market.		- Teak door and frame + 5mm glass - Gypsum ceiling with hollow frame - Lightweight Steel Hood with rock metal tile roof - Ceramic Floor 40x40 cm
4	Environmental Cleanliness	Minimum 0.02 m3/house trash can	Not Suitable Standard	There are no trash cans in every house
5	Building Layout and Visual	60m2 and ready-to-live building façade	As per standard	The smallest land area of the house is 60m2 which is found in a type 30 house
6	Security Availability	10 Pos Kamling	Not up to standard	There is no kamling post, because it goes directly to the banjar
7	Transportation Accessibility	2 Public Bus	Not up to standard	All residents have their own private vehicles
8	Maintenance and Care	There are routine repairs made by the property	Not up to standard	Once the house is purchased, maintenance is carried out privately
9	Accessible Housing Location	The environment has fasos and façade access	As per standard	There are health centers, gas stations, schools, and temples
10	Housing Location	2 km away from industrial activities	As per standard	There are several restaurants, villas, and tourist attractions
11	Electrical Infrastructure	Minimal daya 450 Watt	As per standard	Have a minimum of 900 watts of electricity in each home
12	Road Infrastructure	Width 3.55 m with shoulder 0.5-1.5 m	As per standard	Width 4 m with shoulder 0.5 m
13	Parking Facilities	Public parking pockets	Not up to standard	Parking is available in the front yard of each house
14	Pedestrian Facilities	1.2 m	Not up to standard	No pedestrian facilities available
15	House Selling Price	Decided by the Minister at a cost (Rp 168.000.000)	As per standard	Through a Facebook post on April 23, 2023, house prices Rp 168.000.000

Source: Researcher Data, 2020

Subsidized Housing Needs According to Economic Perspectives in Karangasem Regency

The need for subsidized housing in Karangasem Regency is one of the important aspects in the government's efforts to improve people's welfare, especially for those in the low- to middle-income group. From an economic perspective, the provision of subsidized housing not only aims to meet basic housing needs, but is also expected to be able to encourage local economic growth. With 122 housing units that have been built and various supporting factors such as affordable prices and strategic locations, this housing is an effective solution in meeting housing needs while increasing the purchasing power of people in Karangasem Regency. Some aspects of economic support:

a) Aspects of Fulfilling Basic Needs

Subsidized housing meets the basic housing needs of low- to middle-income people, who may have difficulty obtaining decent and affordable housing in the free market. [14] emphasized that housing is a basic need that needs to be met to improve the quality of human life, and subsidized housing programs play a crucial role in this.

b) Aspects of Housing Backlog Reduction

With the construction of 122 subsidized housing units, the need for decent housing in Karangasem Regency can be reduced. This helps address the housing backlog and ensures more families can own a home strengthened by [15] study, housing provision can reduce the backlog that is often a problem in many developing countries, by improving the accessibility and availability of housing.

c) Aspects of Local Economic Growth

The provision of subsidized housing has the potential to encourage local economic growth by increasing people's purchasing power. The strategic location close to the economic center and educational facilities also supports the economic efficiency of residents, reduces transportation costs, and improves their economic well-being. A study by [16] shows that the strategic location of housing near economic centers and educational facilities can improve the economic efficiency of its residents. This not only reduces transportation costs but also improves their economic well-being.

d) Aspects of Stimulating Economic Activity

Subsidized housing development projects involve local labor and suppliers of building materials from local areas, which contributes to the increase in income of local communities and the growth of local businesses such as shops and other services. According to [17], the involvement of local workers and suppliers of building materials from the local area not only increases the income of the local community, but also encourages the growth of local businesses such as building materials stores and other services.

e) Aspects of Compliance with Price Standards

Housing prices that are in accordance with the standards of the Ministry of PUPR ensure that this program remains affordable for target community groups, thus achieving the government's goal of providing decent and affordable housing. Research by [18] shows that compliance with price regulations is key in ensuring that housing remains affordable and accessible to low-income communities, so that subsidized housing programs can achieve their primary goals.

Subsidized Housing Needs According to Economic Perspectives in Karangasem Regency

In this analysis, the level of satisfaction of all respondents with the three variables in the study will be discussed and divided into 122 components. The level of satisfaction per component was obtained from the calculation of CSI analysis per component. In calculating the level of satisfaction per component through CSI, it is done first by looking for the Mean Importance Score (MIS) and Mean Satisfaction Score (MSS) values, after that looking for the Weight Factors (WF) value, after the WF value is known, the next step is to find the Weight Score (WS) value. When the WS value is known, the next step is to calculate the CSI value per component. The percentage CSI value of each component is presented in Table 5. and here is an example of calculating the CSI value of the clean water quality component:

$$\text{MIS} : \frac{\sum_{i=0}^n Yi}{n} = \frac{(5+4+5+4+4+5+5+4+.....+5)}{101} = \frac{471}{101} = 4,594$$

$$\text{MSS} : \frac{\sum_{i=0}^n Xi}{n} = \frac{(3+4+2+4+1+2+3+4+.....+4)}{62} = \frac{319}{62} = 3,661$$

$$\text{WF} : \frac{\text{MIS}_i}{\sum_{i=1}^p \text{MIS}_i} = \frac{4,594}{(4,594+4,488+4,365+.....+4,765)} \times 100\% = 6,965\%$$

$$\text{WS}_1 : \text{WF}_1 \times \text{MSS} = 6,965\% \times 3,661 = \left(\frac{6,965}{100}\right) \times 3,661 = 0,255$$

$$\text{CSI} : \frac{\sum \text{WS} \times \text{Jumlah Komponen}}{\text{HS}} = \frac{0,255 \times 15}{5} = 0,76 \text{ (Puas)}$$

Table 6. Percentage of CSI Score for Each Component

No	CSI Values		Component
1	76,51%	Satisfied	Availability of Clean Water
2	75,37%	Satisfied	House Selling Price
3	72,70%	Satisfied	Building Components
4	72,16%	Satisfied	Building Layout and Visual
5	71,41%	Satisfied	Accessible Housing Location

No	CSI Values		Component
6	71,38%	Satisfied	Road Infrastructure
7	70,90%	Satisfied	Electrical Infrastructure
8	70,73%	Satisfied	Housing Location
9	70,45%	Satisfied	Interior Quality of Buildings
10	57,40%	Quite satisfied	Environmental Cleanliness
11	56,23%	Quite satisfied	Transportation Accessibility
12	55,37%	Quite satisfied	Maintenance and Care
13	55,29%	Quite satisfied	Parking Facilities
14	50,67%	Dissatisfied	Pedestrian Facilities
15	49,74%	Dissatisfied	Security Availability
Average	65,09%	Number of Respondents: 122 People	

1. Components with High Satisfaction Levels

These components receive a CSI score in the "Satisfied" category, indicating that these aspects are considered adequate by the occupants.

a) Availability of Clean Water (76,51%)

The availability of clean water is one of the basic needs that is very important for every residential resident. With a CSI score of 76.51%, residents show high satisfaction with the availability of clean water in this housing. Adequate clean water not only supports daily needs, such as cooking, bathing, and washing, but also improves the overall quality of life. The existence of good infrastructure for the provision of clean water also reflects the good management of housing developers

b) House Selling Price (75,37%)

Affordable home prices are one of the key factors that drive residents' interest and satisfaction. With a CSI value of 75.37%, the selling price of houses is considered very adequate and in accordance with the expectations of residents, especially for those in the subsidized housing segment. Affordable prices in accordance with the standards of the Ministry of PUPR not only allow more people to own a house, but also encourage increased purchasing power and financial security for residents.

c) Building Components (72.70%)

The quality of building components, including the materials used, structural durability, and finishing quality, obtained a CSI value of 72.70%. This shows that the residents are satisfied with the given building standards. Good quality of building components provides a sense of security and comfort, as well as adds to the aesthetic value and functionality of the house. It also reflects the developer's commitment to providing quality housing.

d) Building Layout and Visual (72,16%)

The attractive and functional layout and visual visuals of the building are aspects that are highly appreciated by residents, as evidenced by the CSI value of 72.16%. Good design not only provides comfort in the layout, but also improves the aesthetics of the overall residential environment. The efficient layout allows residents to make the most of the space, while the attractive visuals of the building add to the property value and pride of owning a home in the location.

e) Road Infrastructure (71,38%)

Adequate and well-maintained road infrastructure plays an important role in improving the mobility and accessibility of residents. With a CSI score of 71.38%, residents showed high satisfaction with the quality of the roads around the housing. Good roads facilitate access to various public facilities and transportation, as well as improve the safety and comfort of residents. Good road infrastructure can also reduce vehicle maintenance costs and improve the overall quality of life of residents.

2. Components with a Medium Satisfaction Level

The components below received a CSI score in the "Moderately Satisfied" category, indicating that residents feel there is still room for improvement, especially in environmental cleanliness and facility maintenance.

a) Environmental Cleanliness (57,40%)

Environmental cleanliness is one of the important factors in maintaining the comfort and health of residents. With a CSI score of 57.40%, residents feel quite satisfied, but there is still room for improvement. Waste management, cleaning frequency, and better greening efforts can help increase residents' satisfaction with environmental cleanliness. Residents may feel that with a little extra effort, their living environment can become cleaner and more comfortable.

b) Transportation Accessibility (56,23%)

Transportation accessibility is a crucial factor for residents, especially those who work or do activities outside housing. The CSI score of 56.23% shows that although transportation is relatively easy to reach, there are still several aspects that need to be improved, such as the frequency of public transportation, the distance to stops or stations, and the condition of access roads. Improvements in this area could include the provision of better public transport or the addition of more integrated transport lines

c) Maintenance and Care (55,37%)

Maintenance and maintenance of public facilities and housing infrastructure are important elements in maintaining the quality of housing. With a CSI value of 55.37%, residents feel quite satisfied, but still expect an improvement. This may include regular maintenance of roads, parks, play facilities, or other public buildings. Residents may expect faster repairs or more periodic maintenance to ensure that the residential environment remains in good condition.

d) Parking Facilities (55,29%)

The parking facility also obtained a CSI score of 55.29%, which shows moderate satisfaction from residents. While parking facilities are available, residents feel there is still room for improvement, such as the provision of more parking spaces or more efficient parking arrangements. Inadequate parking facilities can cause inconvenience, especially in areas with high population density.

3. Components with Low Satisfaction Levels.

The two components below fall into the "Dissatisfied" category, indicating that residents have serious concerns about safety and pedestrian facilities. This could be a major focus for future improvements.

a) Security Availability (49,74%)

Safety is one of the most fundamental aspects that residents expect from their living environment. With a CSI score of 49.74%, this is the component with the lowest satisfaction level, indicating that residents have serious concerns related to safety. These issues may be related to a lack of security posts, irregular patrols, or the inability of security systems to prevent or respond to unwanted events. Increased security should be a top priority to ensure residents feel safe and secure in their neighborhood.

b) Pedestrian Facilities (50,67%)

Pedestrian facilities, which include sidewalks and other walking areas, also received a low CSI score of 50.67%. This indicates residents' dissatisfaction with the condition of the pedestrian facility, which may include inadequate sidewalks, lack of safe pedestrian paths, or unmaintained pedestrian areas. This condition can affect the comfort and safety of residents when walking around housing, especially for children, the elderly, and those who prefer to walk rather than use vehicles.

CONCLUSION

The results of the study show that from an economic perspective, the provision of subsidized housing in Karangasem Regency is very important because it not only meets the basic housing needs of low-to middle-income people, but also has the potential to encourage local economic growth. In addition, the project helps to reduce the housing backlog, engage local labor and suppliers, and stimulate business growth around residential areas, all of which contribute to improving community well-being and local economic dynamics. The level of public satisfaction with subsidized housing ownership in Karangasem Regency was from 122 respondents surveyed, the average satisfaction level reached 65.09%. This shows that the majority of buyers are quite satisfied with the ownership of subsidized housing in Karangasem Regency. This level of satisfaction reflects that subsidized housing programs are successfully meeting the basic expectations and needs of the community, although there is still room for improvement in certain aspects.

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