

Understanding and Addressing Non-Payment of Housing Maintenance Fees in Klang Valley: Challenges and Solutions

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Abstract: Housing maintenance fees are essential to maintaining the standard and operation of residential communities. However, non-payment issues present serious problems to the Joint Management Body (JMB) and residents due to various issues related to maintenance are delaying to be solved. Thus, this study objectively assesses the role and relationship of JMB with the respondents toward residents' commitment and support in making payments for housing maintenance. A quantitative approach through a survey questionnaire was distributed among 31 respondents of high-rise buildings in Klang Valley for a pilot study. Four (4) independent variables were involved: the role of JMB, the relationship between residents and JMB, facilities provided, and safety and security towards the dependent variable of resident's commitment and support. The findings show that most respondents agree that any problems related to the housing unit should be consulted with JMB and residents should get permission from JMB before proceeding with any necessary action. This study is expected to benefit JMB and residents in ensuring a sustainable harmonious housing environment in the high-rise buildings and thus contribute to the achievement of SDG 11: Sustainable Cities and Communities.

Keywords: *Financial Management, Maintenance Fee, Joint Management Body (JMB), High-rise Resident, Resident's Commitment*

1. Introduction and Background

Building maintenance is defined as ongoing efforts and tasks to keep a building or facility in good condition (Eisner, 2022). High-rise buildings are required to have regular maintenance. In addition to contributing to the preservation of a property's value, maintenance fees are mandated by law under The Strata Management Act 2013, which requires developers who choose strata titles to establish a Management Corporation to oversee the property's facilities and common areas (since the development company is legally the owner of the common areas). In Malaysia, building maintenance procedures were first implemented in 1971. When the Prime Minister intended to create a new culture for the entire country through maintenance, it became more active in 2007 (Zakiyudin et al., 2015).

The next step is for the Management Corporation to suggest how much and when the fees will be collected for property maintenance. Eventually, a Joint Management Body comprised of the developers and property owners will be established to oversee how the money is used for property management and upkeep. In addition to interest charges by the Joint Management Body for late payments, failure to pay Maintenance Fees and contributions to Sinking Funds may result in significant fines or even jail time from the government. Therefore, it is in everyone's best interest to pay the fees they owe on time and to resolve any issues or disagreements about how the property is managed by following the correct procedures.

Most of the residential type in Malaysia is high rise building. Table 1 shows the data extracted from mudah. In 2023 which items are listed on the website? The majority of high-rise buildings are condominiums with 1714 units followed by apartments with 1494. The square feet range from 318 sqft to 3735 sqft. The selling price is between RM 788,000 and RM 3.1 million. The sample taken was collected from the Klang Valley area.

Table 1: Unit Listings on the Malaysian Housing Website (mudah. my)

Type of High-Rise Building	Frequency
Service Residence	506
Apartment	1494
Flat	247
Studio	13
Condominium	1714
Others	17
Duplex	5
Townhouse Condo	4
TOTAL	4000

The common areas and facilities of a strata of property, such as a condominium block, are owned collectively by all unit owners. Consequently, owners are required to pay a maintenance fee, sometimes known as a service charge, collectively to manage and maintain the property and its amenities. Homeowners in Malaysia are required by law to pay these monthly fees under SMA 2013. These payments are collected and managed by the Joint Management Body, or JMB, before strata titles are granted, and thereafter by the Management Corporation, or MC (LBS Bina, 2022).

There are over 20,000 strata development schemes throughout Peninsular Malaysia and the Federal Territory of Labuan. This includes condominiums, apartments, flats, shop houses, 'town houses', and 'landed strata'. All advancements of this strata are regulated under a piece of legislation which is the Strata Management Act 2013. This Act has the role of providing a uniform reference and guide regarding the maintenance and management of a stratified development. Table 2 shows the Program Perumahan Rakyat (PPR) ownership as of March 2022. In total, 20,715 units have been developed and are under construction. It shows that most of the housing projects consist of strata buildings.

Table 2: Program Perumahan Rakyat (PPR) of Ownership (as of March 2022)

State	Completed Project		Project Under Construction		Total	
	No. of Project	No. of Unit	No. of Project	No. of Unit	No. of Project	No. of Unit
Johor	-	-	1	400	1	400
Kedah	7	2516	1	500	8	2016
Kelantan	5	2968	-	-	5	2968
Melaka	1	336	2	375	3	711
Negeri Sembilan	2	250	2	552	4	802
Pahang	31	4168	2	200	33	4368
Perak	1	99	-	-	1	99
Perlis	-	-	-	-	-	-
Pulau Pinang	1	231	-	-	1	231
Sabah	-	-	-	-	-	-
Sarawak	5	1775	1	461	6	2236
Selangor	2	1880	2	904	4	2784
Terengganu	-	-	1	500	1	500
W.P. Kuala Lumpur	2	2100	-	-	2	2100
W.P Labuan	-	-	1	500	1	500
W.P. Putrajaya	-	-	-	-	-	-
TOTAL	57	16,323	13	4,392	70	20,715

Apart from that, the government also has developed another housing project in Malaysia called PR1MA. Statistics as of March 2022 in Table 3 have shown that 48,401 units are developed and under construction which makes the addition of strata building in Malaysia.

Table 3: PR1MA Corporation Malaysia Housing Project

State	Completed Project		Project Under Construction		Total	
	No. of Project	No. of Unit	No. of Project	No. of Unit	No. of Project	No. of Unit
Johor	3	1960	3	2519	6	4479
Kedah	4	3340	3	1511	7	4851
Kelantan	1	965	2	825	3	1790
Melaka	3	1852	3	2782	6	4634
Negeri Sembilan	-	-	3	2929	3	2929
Pahang	1	317	2	1023	3	1340
Perak	9	6571	2	1060	11	7631
Perlis	1	231	-	-	1	231
Pulau Pinang	1	1017	1	1218	2	2235
Sabah	3	1861	4	3485	7	5346
Sarawak	3	3238	-	-	3	3238
Selangor	3	3292	2	1043	5	4335
Terengganu	-	-	-	-	0	0
W.P. Kuala Lumpur	2	2617	1	920	3	3537
W.P Labuan	-	-	-	-	0	0
W.P. Putrajaya	1	560	-	-	1	560
TOTAL	35	27,821	26	18,316	61	46137

However, the issue of late and non-payment of maintenance fees is a common issue for strata residents. It might be affected by several factors such as financial constraints of residents, low satisfaction of maintenance from JMB, and other related factors. The problem of faulty and inefficient lifts often shackles multi-story residential owners but unwittingly it stemmed from their attitude in failing to pay the maintenance fees to the housing management.

Mohammad Khalid Ab Karim, deputy chairman of the Housing and Strata Management Tribunal and the Housing and Local Government Ministry (KPKT), stated that the current state of affairs will inevitably make it impossible to do building maintenance, repairs and cleaning, including elevator maintenance.

Based on complaints received in 2019, of the 5,675 cases registered with the Strata Management Tribunal (TPS), a total of 5,291 cases 93 percent involved maintenance fees, which was the highest number of complaints in TPS (Malaysian Institute of Estate Agents, 2020). The maintenance fee arrears normally involved low and medium-cost houses which on average were imposed a payment of between RM30 and RM200 a month.

Due to that issue, the Housing Maintenance Division (BPP) under the Ministry of Housing and Local Government has introduced the Public Housing Maintenance Program and Private Housing Maintenance Fund to ensure that the government is providing a comfortable and quality living environment for residents of low and medium-low-cost strata public and private housing. This section provides allocations to help the management body (JMB/ MC) repair and maintain low and medium-low-cost stratified public and private housing. Table 4 shows the allocation of government for the Public Housing Maintenance Program and Private Housing Maintenance Fund.

Table 4: Public Housing Maintenance Program and Private Housing Maintenance Fund

State	Public Housing Maintenance Program		Private Housing Maintenance Fund	
	No. of Project	Allocation (RM)	No. of Project	Allocation (RM)
Johor	3	3,500,000	22	6,000,000
Kedah	4	4,500,000	5	1,400,000
Kelantan	-	700,000	2	400,000
Melaka	4	3,500,000	6	1,400,000
Negeri Sembilan	5	3,500,000	2	1,700,000

Pahang	-	700,000	5	1,600,000
Perak	6	2,400,000	7	1,600,000
Perlis	8	2,100,000	-	-
Pulau Pinang	16	4,000,000	22	6,300,000
Sabah	4	4,100,000	2	1,400,000
Sarawak	2	2,600,000	-	400,000
Selangor	8	4,300,000	19	8,400,000
Terengganu	5	2,100,000	4	1,400,000
W.P. Kuala Lumpur	-	-	-	-
W.P Labuan	-	700,000	1	700,000
W.P. Putrajaya	3	-	-	500,000
TOTAL	68	38,700,000	97	33,200,000

Although there is an initiative from the government for the maintenance fund, it is not sufficient to maintain the building throughout the year. The commitment and support from the residents to pay the maintenance fee is essential to ensure that the building can be maintained well and thus provide the quality of life for the residents.

Ministry of Housing and Local Government has published a rating tool on the quality of life for the strata building residents. It was based on the star rating which indicates the number of stars represents the quality of life. The assessment was done in 2019 and implemented by COB to the 5739-development scheme. Five (5) main components involved in the star rating are the resident’s well-being, risk safety management, finances, establishment and management of the body, and maintenance. The star rating was given based on these scores:
 Score Star Rating.

Table 5: Score Star Rating

Score	Star Rating
90 - 100	★★★★★
60 - 89	★★★★
50-59	★★★
40-49	★★
39 and below	★

Based on the evaluation, it was found that a total of 65 development areas, which represent 1% achieved a 5-star rating, 548 areas (10%) achieved a 4-star rating, 1006 areas (17%) achieved a 3-star rating, 1434 areas (25%) achieved a 2-star rating stars and as many as 2686 areas (47%) achieved a 1-star rating (Kementerian Perumahan dan Kerajaan Tempatan (KPKT), 2019).

Based on the information received, it was found that the measurement component of star rating under the component of strata residents' awareness and compliance with strata management laws is a component that requires more attention and improvement. Enforcement activity statistics show that the most enforcement action is about the owner's failure to pay maintenance charges. Thus, it can be concluded that the level of awareness of strata owners about the obligation to pay maintenance charges is still at a low level (Kementerian Perumahan dan Kerajaan Tempatan (KPKT), 2019)

2. Literature Review

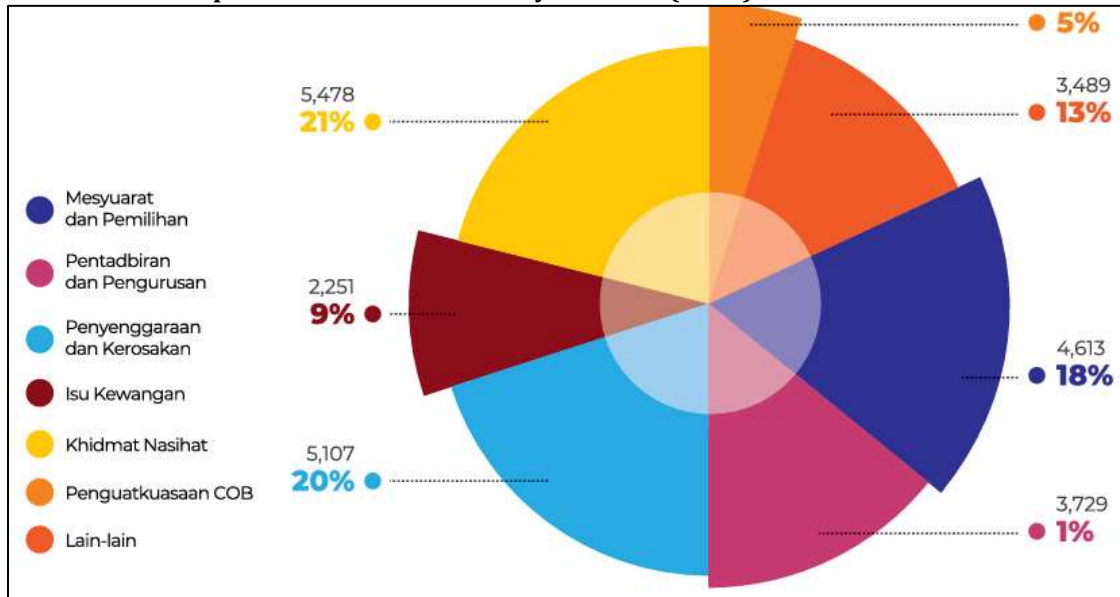
Poor Collection Maintenance Fees

The expenses of housing upkeep are probably greatly influenced by maintenance considerations (Horner & El-Haram, 2002). In general, there are two primary categories of maintenance variables: technical factors and administrative issues. Technically speaking, low-quality spare parts and materials, as well as shoddy craftsmanship, might have an impact on maintenance costs. On the other hand, inadequate budgeting control, delayed maintenance execution, and inadequate maintenance management are among the administrative issues that affect maintenance costs. The maintenance elements that influence the cost of home maintenance are intimately tied to the choice of the maintenance management team and personnel.

The research concluded that five of the most dominant factors were the expectation of tenants, building materials, building services, building age and failure to execute maintenance at the right time. Meanwhile, it was found that two of the most influential impacts were outstanding maintenance charges and over-budget (Ali et al., 2010). Poor collection maintenance fees have become a common problem for high-rise buildings (Sholehah et al., 2020). This resulted in bad tenant satisfaction with the units they stayed in because of poor maintenance by the Joint Management Body (JMB).

A report by KPKT in 2019 shows the complaint received by the COB PBT. The quality-of-service delivery refers to the number of complaints received that were successfully resolved by the COB PBT. In 2019, a total of 25,914 complaints were received. Of the total number of complaints received, 25,545 representing 99% of the number of complaints were successfully resolved. Figure 1, shows that 20% of the issues are related to maintenance and damage which contribute to the second largest percentage. 9% of the issue comes from financial issues. Most of the complaints are about consultancy and advice.

Figure 1: Total of Complaints and Case Resolve by COB PBT (2019)



Facilities Provided by JMB

Due to the growing trend of buyers choosing to own strata properties, it is crucial for both strata owners and tenants to comprehend the distinctions between shared facilities, auxiliary lots, and properties that are not part of strata schemes. Making a distinction between these components is essential to determining which amenities and facilities are the responsibility of the strata management bodies and which are the strata owners.

A stratum scheme consists of three components: the exterior of the stratum, the parcel, and the common property. The common property, which includes things like the roof, water tank, gutter, rainwater downpipe and external wall, is the primary subject of this study. Common use window, retaining wall, playground, fence,

manhole, garbage house, prayer hall, hall, lift, staircase, and corridor; sewer pipe, apron and drainage. (Shuhaimi et al., 2023).

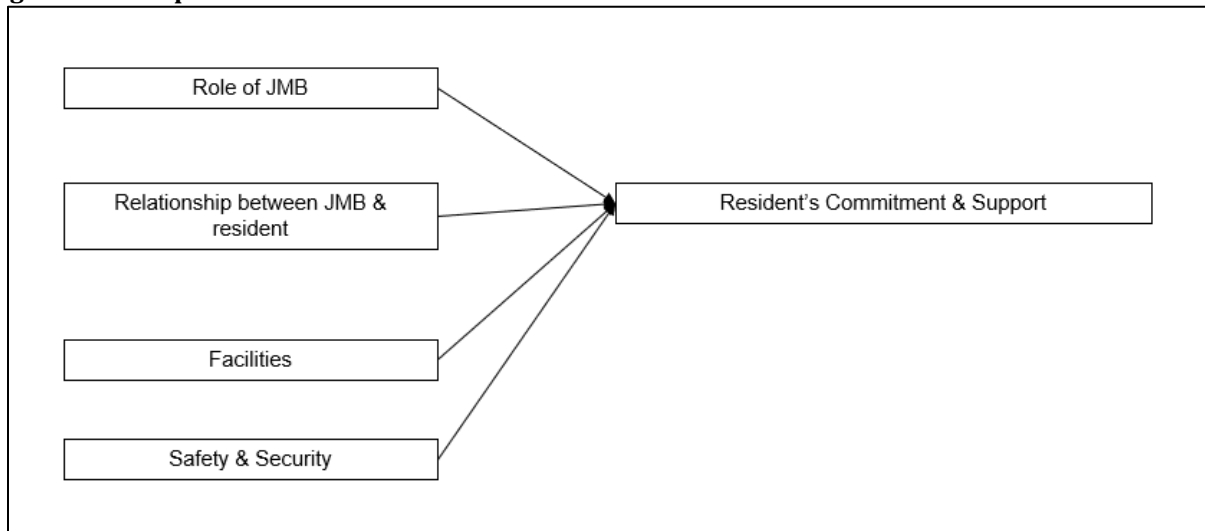
Financial Constraints by Residents

It was stated that following the enactment of the Building and Common Property (Maintenance and Management) Act 2007, the Ministry received roughly 15,000 complaints regarding various issues relating to strata buildings. The Malaysian Bar website also stated that one of the main grievances regarding strata properties is the inability to pay the maintenance fee, also known as and other contributions to the developer, while the parcel owners have no control over the monthly charges and the quality of service rendered. However, with the introduction of the Building and Common Property (Maintenance and Management) Act of 2007, which created a Joint Management Body (JMB), some of these issues were addressed (Mohamad, 2015).

Conceptual Framework

Figure 2 shows the conceptual framework of the study which contributed to the resident's commitment and support. Four (4) main factors are identified in this study which are the role of JMB, the relationship between JMB and residents, facilities provided, and safety and security.

Figure 2: Conceptual Framework



3. Research Methodology

The objective of this survey is to identify the challenges of the maintenance fee collection for the strata building. This survey comprises 31 respondents including owner and tenant on their perception towards JMB and challenges for late and non-payment of maintenance fee. The respondents were asked about their perception of the role of JMB, the relationship between the residents and JMB, the basic facilities provided, and the safety and security of the building. All these variables are measured towards the resident's commitment and support to the JMB, in this case including payment of maintenance fee to the JMB.

This study employed a quantitative method through a survey questionnaire to the residents of the strata building. This initial stage is distributed among 31 residents of the strata building and served as a pilot study, and in the future, more samples will be included. Determining the sample size such that there is adequate power to demonstrate meaningful effects and meet study objectives is a crucial part of research study design. The pilot study estimates are a valuable source of information when determining the sample sizes for the main investigations. Typically, the observed impact size or outcome variability from pilot studies is used to help with the main study's sample size estimate (Tseng & Sim, 2020). Roscoe (1975) suggested that a sample size greater than 30 and less than 500 is suitable for most behavioral studies. Thus, the sample of 31 for the pilot study is sufficient to test the reliability of the questionnaire.

4. Results and Discussion

This section discusses the results and discussion of the study. The analyses comprise reliability analysis, frequency distribution, and descriptive statistics. Reliability means the degrees to which the measures are free from error and therefore yield consistent results. The rule of thumb on the indication of internal consistency was explained by Kuder & Richardson (1937) as in Table 1.

Table 1: The rule of thumb on the indication of internal consistency

Cronbach's Alpha	Internal Consistency
$\alpha \geq 0.90$	Excellent
$0.90 > \alpha \geq 0.80$	Good
$0.80 > \alpha \geq 0.70$	Acceptable
$0.70 > \alpha \geq 0.60$	Questionable
$0.60 > \alpha \geq 0.50$	Poor
$0.50 > \alpha$	Unacceptable

Table 2 shows the Cronbach's alpha value for independent and dependent variable. The Independent variable consists of the role of JMB, the relationship between residents and JMB, basic facilities provided, and safety and security. Meanwhile, the dependent variable is the resident's commitment and support. All the variables show more than 0.80 Cronbach's alpha value which indicates that all variables have good and excellent internal consistency.

Table 2: Descriptive Statistics

Variable	Part	Cronbach Alpha Value
Independent Variable	Role of JMB	0.915
	Relationship between Residents and JMB	0.889
	Basic Facilities Provided	0.915
	Safety and Security	0.923
Dependent Variable	Resident's Commitment and Support	0.860

Table 3 shows the respondent profile of the respondents. Most of the respondents hold a position of others (administrative, executive, etc.) with 41.9% followed by director with 29.0%, 16.1% of managerial position and government officer is 12.9%. Regarding the types of residents, the majority of the respondents are owners of the unit with 58.1% and the balance of 41.9% is among the tenants.

Table 3: Respondent Profile

Classification		Frequency	Percentage (%)
Job Position	Managerial Position	5	16.1
	Director	9	29.0
	Government Officer	4	12.9
	Others	13	41.9
Types of Residents	Owner	18	58.1
	Tenant	13	41.9

The opinion of the respondents on the role of JMB is illustrated in Table 4. The ranking was measured based on the mean given by the respondent from the Likert scale of 1 to 5. Most of the respondents agree that they fully understand the role of JMB. It was followed by the agreement that the rules and regulations set by JMB are reasonable. The least agreement is on the system used by JMB which might not be systematic.

Table 4: Descriptive Statistics of Role of JMB

No	Role of JMB	Mean	Ranking
1.	I fully understand the role of the Joint Management Body (JMB).	3.94	1
2.	The rules and regulations set by JMB are reasonable.	3.68	2
3.	The JMB's staff have a good attitude towards residents	3.52	3

4.	The JMB's staff is knowledgeable and skilled in carrying out the task.	3.32	4
5.	JMB provides satisfactory service quality.	3.16	5
6.	The JMB uses a systematic system.	2.97	6

Table 5 shows the relationship between residents and JMB. Most of the residents agree that residents and JMB always respect each other. It was followed by the statement that they would greet each other when met up. The least agreement was residents did not know the staff name and JMB did not ask if the residents had any problems.

Table 5: Descriptive Statistics of Relationship between Residents and JMB

No.	Relationship between Residents and JMB	Mean	Ranking
1.	Residents and JMB's staff always respect each other.	3.57	1
2.	We will greet each other when we meet up.	3.13	2
3.	JMB's staff will always ask if we have any problems.	2.81	3
4.	I know the JMB's staff name	2.74	4

Table 6 shows the ranking of agreement to the statement of basic facilities provided by the JMB. Most of the residents agree that basic facilities were provided to the visitors such as public toilets, a prayer room, and a visitor parking area. It is followed by the facilities provided are in working order. The least mean was if there is any problem with basic facilities, it will be solved immediately. It means that if any problem arises with the basic facilities, JMB will take some time to resolve the issue, which does not make the residents happy.

Table 6: Descriptive Statistics of Basic Facilities Provided

No.	Basic Facilities Provided	Mean	Ranking
1.	Basic facilities are provided for visitors, such as public toilets, a prayer room, and a visitor parking area.	3.71	1
2.	The basic facilities provided are in good working order.	3.58	2
3.	The basic facilities provided are sufficient for residents.	3.55	3
4.	The basic facilities provided are clean and ready to be used.	3.55	3
5.	The strata's surroundings are consistently tidy and well-kept.	3.52	4
6.	Basic facilities are provided for disabled visitors, such as toilets and wheelchair routes.	3.32	5
7.	There is a platform for residents to express information, ideas, and suggestions.	3.16	6
8.	If there is a problem with basic facilities, it will be solved immediately.	3.10	7

Table 7 is about the opinion of the respondents on the safety and security in their building. Two statements mostly agree with the residents which are the security guards have a good attitude and a complete fire extinguisher is provided in the housing unit. It was followed by another two statements which are relevant safety and security systems are provided and resident's safety is monitored regularly by security guards. The least agreement statement is the residents do not show how to use the fire extinguisher in case a fire starts.

Table 7: Descriptive Statistics of Safety and Security

No.	Safety and Security	Mean	Ranking
1.	The security guards have a good attitude.	3.45	1
2.	A complete fire extinguisher is provided in my housing unit.	3.45	1
3.	Relevant safety and security systems are provided in my housing unit.	3.39	2
4.	The residents' safety is monitored regularly by security guards.	3.39	2
6.	The safety and security equipment provided is well-functioning and ready to be used when necessary.	3.32	3
7.	The security guards are skilled and well-experienced.	3.06	4
8.	The central point and route information were being told to residents if a fire occurred.	2.87	5

9.	Residents were shown how to use the fire extinguisher in case a fire started.	2.45	6
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The resident's commitment and support are shown in Table 8 on the opinion of the statement. The residents agree that any dangerous incidents should be reported immediately to the JMB. It was followed by the statement that residents should consult JMB if facing any problems and the residents should get permission before proceeding with any action. Surprisingly, the issue of payment does not happen here and most of the residents do not feel that the rising maintenance fee makes it difficult for the residents to pay their bills.

Table 8: Descriptive Statistics of Resident's Commitment and Support

No.	Resident's Commitment and Support	Mean	Ranking
1.	Residents should report immediately to JMB if there are any dangerous incidents.	4.39	1
2.	Residents should consult JMB if facing any problems related to their housing unit.	4.06	2
3.	Residents should get permission from JMB before proceeding with any action they consider necessary.	4.06	2
4.	Residents should inform JMB if any wrongdoing occurs among residents	3.97	3
5.	Residents can help JMB with cleanliness and safety initiatives.	3.87	4
6.	The rising maintenance fee makes it difficult for residents to pay their bills.	3.45	5

Regression Analysis

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.695 ^a	.484	.401	.62585

a. Predictors: (Constant), COMPUTE_SAFETY, COMPUTE_ROLE, COMPUTE_FACILITIES, COMPUTE_RELATIONSHIP

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	9.174	4	2.294	5.856	.002 ^b
	Residual	9.792	25	.392		
	Total	18.967	29			

a. Dependent Variable: COMPUTE_COMMITMENT

b. Predictors: (Constant), COMPUTE_SAFETY, COMPUTE_ROLE, COMPUTE_FACILITIES, COMPUTE_RELATIONSHIP

Coefficients

Model		Unstandardized Coefficients		Standardized Coefficients		Sig.
		B	Std. Error	Beta	t	
1	(Constant)	2.324	.441		5.275	.000
	COMPUTE_ROLE	-.160	.207	-.200	-.775	.446
	COMPUTE_RELATIONSHIP	.251	.215	.353	1.167	.254
	COMPUTE_FACILITIES	.607	.219	.784	2.779	.010
	COMPUTE_SAFETY	-.207	.279	-.278	-.744	.464

a. Dependent Variable: COMPUTE_COMMITMENT

The above table is the regression analysis of the study. The R square of the regression analysis is 0.484 indicating that 48.4% of the independent variables (role of JMB, Relationship between JMB and residents, Facilities provided by the JMB and Safety and Security) influenced the Resident's Commitment and Support.

Overall, this model is valid and significant since the significance value is 0.002, which is less than 0.05. For the variable, only one independent variable is significant which is facilities provided by the JMB with a significant value of 0.010 less than 0.05 significance value. Meanwhile, other variables are not significant since the value is more than 0.05 (role of JMB, (0.446), Relationship between JMB and residents (0.254), and Safety and Security (0.464)).

Regarding the variable's influence on residents' commitment and support, the variable of basic facilities provided by the JMB has the highest influence (0.607) compared with other variables. The role of JMB and Safety and Security recorded a negative relationship between the variables and the residents' commitment and support.

5. Managerial Implications and Recommendations

In summary, most of the respondents agree that the section of residents' commitment and support is important in ensuring the issue of late and non-payment of maintenance fees can be resolved. Overall, three main factors that could contribute to the resident's commitment and support to the JMB are the role of JMB, the relationship between residents and JMB, and safety and security. The main focus which contributes to the residents' commitment and support is the basic facilities provided by the JMB. Thus, the issue of maintenance fees could be resolved through the action taken related to the basic facilities provided in the residency. Management sustainability is important to ensure that the building can be facilitated accordingly and the issue of facilities could be avoided.

Conclusion

A housing maintenance fee is important to ensure that the building is well maintained and thus could contribute to the resident's quality of life. The findings from the pilot study have shown that the financial issues of the respondents are not the main issue towards the commitment and support from the respondents to pay their maintenance fee. Most of the issues come from administrative issues such as a lack of awareness about using fire extinguishers. Apart from that, the residents are unhappy with the time the JMB took to resolve the issue of the basic facilities. It is recommended that the residents and JMB have a clear communication between them including the importance of paying maintenance fees and the facilities provided by the JMB. Besides that, the role of JMB is very important to ensure the resident's commitment and support. Therefore, necessary action should be taken to ensure that the country can achieve SDG11: Sustainable Cities and Communities. The policy that could enhance the collection of maintenance fees is suggested to have a late payment charge to the residents. Besides that, the role of the government in taking into consideration to include the maintenance fee in housing loans could be considered.

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