

# REHDA INSTITUTE HOUSING FOR ALL: CO-CREATING A NEEDS DRIVEN FRAMEWORK

3 December 2025, Wisma REHDA

Good morning and a very warm welcome to:

- Immediate Past President of REHDA Malaysia, Datuk NK
- REHDA National Council Members
- Senior representatives from Ministry of Housing, Ministry of Economy, Local Municipalities, Lembaga Perumahan, Banks, Universities, Professional bodies, Civil Societies and today there 40 organisations represented from both the Government, NGOs and private sectors.

*[Note for DJN: as the list is very long, the full list of organisations will be flashed onto the screen as well for reference]*

Ladies and Gentlemen,

1. **As Chairman of REHDA Institute, it is my pleasure to welcome all of you to today's workshop** to discuss the initial findings of our ongoing research report, *"Housing for All: Co-Creating a Needs-Driven Framework."*

The objective of this study is to acknowledge Malaysia's existing housing mechanisms—particularly price-controlled units and Bumiputera quotas—recognise their intentions and contributions, highlight emerging challenges and unintended consequences, and emphasise the need to evolve toward a more sustainable and fair system **without marginalising any group**.

2. **REHDA Institute is a social enterprise governed by an independent Board of Trustees**, supported by a Research Advisory Committee made up of experts from both private and former public sectors. Our Institute focuses on three core pillars—**Training, Research and Education**.

Our research is funded by a broad spectrum of industry stakeholders, including government authorities, GLCs, and private-sector partners.

3. **We take pride in staying closely aligned with the latest housing insights and industry trends**. Our findings and recommendations are grounded in market realities and informed by input from a diverse range of stakeholders—including the 40 organisations represented here today.

REHDA Institute remains committed to its role as a **knowledge centre and research champion** for the housing industry.

4. **Today's conversation is both timely and essential.** Malaysia has long implemented price-controlled housing and Bumiputera quotas to promote equity, affordability and balanced development. These policies have been instrumental in shaping our housing landscape and ensuring that vulnerable and priority groups are supported. As a result, Malaysia has achieved a homeownership rate of **77%**, one of the highest in the region.
5. **However, as our society evolves, so do our challenges.** Certain mechanisms, while well-intentioned, have created new pressures—cross-subsidy burdens, housing mispricing, market inefficiencies, and unintended impacts on various communities.

At the same time, demographic shifts add complexity. As of 2024, Malaysia's population comprises **30.66 million citizens**, representing **90%** of the total population. Of these citizens, **70% are Bumiputera**, while **22% are Chinese**, **7% Indian**, and **1% others**.

Alongside diverse State-level practices and rapid urbanisation, these trends point to the need for a **more flexible, needs-driven approach** to housing.

6. **This workshop provides a valuable platform to examine these issues openly and constructively.** Our goal is not to dismantle what has been built, but to strengthen and modernise it—to ensure our housing system remains fair, sustainable, and inclusive for **all Malaysians**, without marginalising any group.
7. Throughout today's discussions, we will explore:
  - The evolution of Malaysia's housing policies and socio-demographic trends;
  - Differences in implementation across States;
  - Stakeholder perspectives on affordability, accessibility, and cross-subsidy challenges;
  - International models that balance social objectives with market realities;
  - And most importantly, how we can **co-create a practical framework** that responds to real needs and future aspirations.
8. **The initial findings presented today** serve as a starting point. I trust that everyone here will contribute meaningful feedback to ensure the report remains aligned with current market realities and conditions.
9. **All inputs from today's session will be consolidated** by the REHDA Institute team. The findings will be shared with the relevant Authorities.
10. I would also like to extend our appreciation to some of our strategic research partners who are here today—**Sime Darby Property Berhad, IOI Properties**

**Group Berhad and UEM Sunrise Berhad**—for their support, along with our REHDA branches and we look forward to your continued support.

11. We are also pleased to be collaborating with the **Department of Real Estate, Faculty of Built Environment, Universiti Malaya**, our MOU partner, who are here with us today. We look forward to working closely with them on future research endeavours.
12. **I am confident that the collective expertise in this room—representing government, industry, academia, and civil society—will generate valuable insights and strong recommendations** to guide the next phase of Malaysia’s housing policy evolution.
13. On behalf of the Institute, I thank all of you for your participation and your commitment to advancing a housing system that is equitable, sustainable, and responsive to the diverse needs of our nation. I would also like to thank **Datuk NK**, Immediate Past President of REHDA Malaysia, for moderating this workshop.

**I wish everyone a productive and engaging session. Thank you.**

**Dato’ Jeffrey Ng Tiong Lip,  
REHDA Institute Chairman  
3 December 2025**