

# “HOUSING FOR ALL: Co-Creating A Needs Driven Framework” Workshop



3 December 2025

# PRESS REPORT

## 1.0 English

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**THE EDGE**  
M A L A Y S I A

### Other Malaysian States Should Mirror Sabah's Bumiputera Quota Model to Reduce Unsold Units

By Priya Devan



*Rehda Institute's workshop on housing quota with representatives from the Ministry of Housing and Local Government, the Ministry of Economy, National Property Information Centre, Department of Statistics Malaysia, PLANMalaysia, government agencies, local authorities, property developers and local universities. (Photo by Sam Fong/The Edge)*

PETALING JAYA (Dec 3): Sabah's Bumiputera housing quota approach should be adopted by other Malaysian states, which retains the 30% allocation but provides homebuyers with more flexibility in terms of unit selection and removal of the holding period for reselling, according to participants of the Real Estate and Housing Developers' Association (Rehda) Institute's workshop on housing quota on Wednesday.

One of the participants from Sabah highlighted that this approach has helped the Bumiputera community there. "We are helping them in a way where they do not need to wait for five years to release their Bumiputera units. So anyone [in Sabah] who buys a Bumi unit today can actually sell it tomorrow to a non-Bumi.

"They still get 30% quota from all the housing units, they still get the 5% discount and they do not need to get the property located at a pre-selected area. They can select any unit."

The participant explained that the reason the Sabah state government decided to implement this approach in November last year was to reduce the number of unsold Bumiputera properties.

Another participant, from Kuantan, said that while this approach has worked for Sabah, other states may face red tape bureaucratic challenges.

"Even though the prime minister has issued a guideline to speed up the process of approvals, with express lanes and so on, when it comes to the state, it is not so easily accepted. So, if we can actually work our way through these challenges and standardise bureaucratic processes across all states, then we'll be able to see change," he added.

Rehda Institute's representative remarked that the current Bumiputera quota policy may need to be reviewed to meet the current housing market.

"Today, Bumiputera homeownership is generally above 70%. So the question is, are we force-feeding the remaining 15% to 20% to buy homes even if they may not need one? The second point concerns ethnic integration, [which is] the idea of [encouraging] Bumiputera households to live alongside other communities.

"But when we look at the overall population breakdown, 70% are Bumiputera, 22% Chinese, and 7% Indian, so who exactly are we trying to integrate with, when the majority is already Bumiputera? These policies were introduced way back in 1971, and now we are in 2025. Do these policies still need to remain, or should they evolve with the times? It is also worth noting that quota requirements vary by state, from 0% to as high as 70%," she added.

On reducing unsold affordable homes, participants were of the view that data analysis and sharing are integral in overcoming supply-demand mismatch for the segment. Most agreed that an area's demographic should determine the allocation for affordable housing.

The workshop is to supplement Rehda Institute's upcoming research report on housing quota titled "Housing for All: Co-Creating A Needs Driven Framework", which will be launched next year.

Participants included representatives from the Ministry of Housing and Local Government, the Ministry of Economy, National Property Information Centre, Department of Statistics Malaysia, PLANMalaysia, government agencies, local authorities, property developers and local universities.

SOURCE LINK:

<https://thesun.my/business/rehda-calls-for-data-driven-housing-reforms/>

PUBLISHED DATE: 3 December 2025



## Rehda Institute Calls for Data-Driven Housing Reforms

By Deepalakshmi Manickam

**PETALING JAYA:** Malaysia's affordable housing policies are struggling to keep pace with demographic shifts and market realities, according to the Rehda Institute, which called for a data-driven approach to reform quota requirements and pricing mechanisms.

Speaking at the institute's research workshop titled Housing for All: Co-Creating A Needs Driven Framework, research and education director Malathi Thevendran highlighted how outdated assumptions continue to drive policy, creating inefficiencies and contributing to unsold and abandoned housing units.

"Most of the studies that we have done over the years, including affordable housing and abandoned housing, have revealed to us a consistent challenge and issue.

"To date, we have still got unsold completed units of about 27,000, contributing literally 16.4 billion ringgit.

"Coupled with that, we have abandoned housing today, which still stands at about 30,000," she said, pointing to the magnitude of idle capital tied up in underutilised properties.



*Rehda Institute Chairman, Datuk Jeffrey Ng Tiong at the workshop yesterday*

Malathi traced the origin of Malaysia's price-controlled housing quota, noting that the 30% allocation in private housing projects was introduced in 1981 on recommendations from the IMF and World Bank.

"Bumiputera now make up 70% of the population. Income categories have also shifted. Yet, the quota policy has remained almost unchanged for 44 years."

She emphasised that homeownership trends have evolved alongside household incomes and demographics, with Malaysia achieving a homeownership rate of 77%.

"A large portion of middle-income Malaysians still find ownership a challenge, not because of quotas, but because affordability itself has changed," she added.

Malathi also pointed to the financial strain created by price-controlled units.

She explained that in many states, the floor price for affordable housing is far below construction cost.

"We must ask ourselves: can any developer realistically build a proper, safe and compliant home at RM42,000?"

"The cross-subsidy model is pushing up the market price of non-subsidised units. Buyers are paying for the gap."

She noted that while states maintain different quota percentages, price caps, discounts, and even minimum unit sizes, this variation has created inefficiencies and mismatches between supply and demand, particularly between urban and non-urban areas.

Addressing land and abandoned projects, Malathi said: "If idle state land sits unused for years, why not release it for social housing?"

She urged reinstating automatic release mechanisms, noting Selangor's 2011–2019 framework that gradually released unsold Bumiputera units.

"Without early automatic release mechanisms, unsold quota units lock up capital and restrict cash flow," she added.

Malathi also addressed the broader challenge of shared responsibility.

"Yet, only developers are expected to absorb every cost and deliver every social obligation.

"Housing cannot be sustainable if the burden is one-sided," Malathi said, stressing the need for collaboration between government, financial institutions and other stakeholders.

Rehda Institute chairman Datuk Jeffrey Ng Tiong concluded the session by stressing the need for policies that reflect current market conditions.

"Quotas are here to stay. This session was never about removing them, but we must adjust them to reflect market forces. One-size-fits-all does not work," he said.

Ng also underscored the importance of data in policy formulation.

"Data collection is crucial, but equally important is analysis and sharing. Without that, there can be no meaningful policy decisions."

He highlighted that housing affordability should be measured by net disposable income rather than gross income and reiterated that social housing is a shared responsibility.

"Social housing cannot fall solely on developers. Every stakeholder must hold each other's hand to get the job done," he said.

SOURCE LINK:

[https://newswav.com/article/rehda-institute-calls-for-data-driven-housing-reforms-A2512\\_lxSoQC](https://newswav.com/article/rehda-institute-calls-for-data-driven-housing-reforms-A2512_lxSoQC)

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## News'wav

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She emphasised that homeownership trends have evolved alongside household incomes and demographics, with Malaysia achieving a homeownership rate of 77%.

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Malathi also pointed to the financial strain created by price-controlled units.

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"Without release mechanisms, unsold quota units lock up capital and restrict cash flow," she added.

Malathi also addressed the broader challenge of shared responsibility.

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"Housing cannot be sustainable if the burden is one-sided," Malathi said, stressing the need for collaboration between government, financial institutions and other stakeholders.

Rehda Institute chairman Datuk Jeffrey Ng Tiong concluded the session by stressing the need for policies that reflect current market conditions.

"Quotas are here to stay. This session was never about removing them, but we must adjust them to reflect market forces. One-size-fits-all does not work," he said.

Ng also underscored the importance of data in policy formulation.

"Data collection is crucial, but equally important is analysis and sharing. Without that, there can be no meaningful policy decisions."

He highlighted that housing affordability should be measured by net disposable income rather than gross income and reiterated that social housing is a shared responsibility.

"Social housing cannot fall solely on developers. Every stakeholder must hold each other's hand to get the job done," he said.

The conference also reflected on international experiences.

Malathi noted that countries such as Singapore, Taiwan and Vietnam have combined mandatory and voluntary approaches with strong monitoring systems, tax incentives and government ownership of social housing to ensure equitable access.

"When you study all of this in terms of incentive, every single country provides some form of incentives to make it socially viable," she said.

She emphasised that enforcement and diligent monitoring are critical to prevent misuse and ensure units reach those who need them.

The Rehda Institute's findings call for flexible, data-driven housing policies that address unsold and abandoned units while sharing responsibility among all stakeholders.

Malathi and Ng stressed that evidence-based strategies are key to balancing social equity with commercial viability.



SOURCE LINK:

<https://thesun.my/business/local-business/rethink-review-housing-policies-rehda-institute/>

PUBLISHED DATE: 4 December 2025



## Rethink, Review Housing Policies: Rehda Institute

By Deepalakshmi Manickam



*Ng delivering his opening speech at the Housing for All: Co-Creating a Needs-Driven Framework Workshop on Wednesday.*

**PETALING JAYA:** Rehda Institute has reinforced calls for a fundamental rethink and comprehensive review of Malaysia's housing policies, particularly focusing on the "Housing for All" agenda.

This urgent statement follows a roundtable discussion held on Wednesday, which brought together over 100 housing stakeholders, comprising a diverse array of professionals, academics, bankers, corporates, NGOs, think tanks and government authorities.

The session was designed to foster constructive dialogue and featured presentations by Rehda Institute research and education director Malathi Thevendran. It was moderated by Rehda Malaysia immediate past president Datuk NK Tong and its roundtable groups facilitated by senior academic staff from Universiti Malaya.

The event saw diverse participation, underscoring its collaborative nature, and included representatives from various key sectors, federal government agencies, a senior housing representative from the Negeri Sembilan state government, state housing boards from Pahang, Perak, Penang and Selangor, as well as local authorities from Klang, Petaling Jaya, Shah Alam, Kuantan, Pasir Gudang and Seberang Perai.

Drawing upon the insights and collective views from the 100 stakeholders in the roundtable, Rehda Institute chairman Datuk Jeffrey Ng Tiong Lip, in his concluding remarks, emphasised the critical need for dynamic,

data-driven and collaborative strategies to effectively address the nation's housing challenges.

He also highlighted the necessity for regular review of the existing housing quota policy.

"The intent is not to dismantle the quota system, but rather to adjust it responsibly as market and socio-economic forces shift," he clarified, stressing that a uniform, one-size-fits-all approach across all states and districts has proven ineffective, often resulting in mismatches between supply and demand.

The institute advocates for policies that are contextualised and tailored to the socio-economic and market conditions of each locality. Furthermore, it was emphasized that net disposable income, rather than gross household income, offers a more accurate and meaningful indicator for affordability assessments, providing a clearer reflection of actual spending capacity.

The institute underscored that social housing is a shared responsibility, requiring joint support from the government and all stakeholders, moving beyond the current perception that it is solely the developer's burden.

Ng affirmed that stronger collaboration across the industry is vital for sustainable and impactful implementation. A key area for immediate action, he added, is the unlocking and utilisation of idle land, especially parcels initially designated for schools,



facilities or public amenities but which remain underutilised or oversupplied.

In a significant proposal, Ng put forward the concept of sharing the burden of cross-subsidy more broadly across the industry.

The Institute proposed a detailed study to ascertain how other stakeholders, including financial institutions such as banks, could contribute – for instance, by offering special quotas or preferential interest rates for social housing. Additionally, the current policy framework, often perceived as punitive, should evolve.

Rehda Institute called for the government to explore innovative strategies that offer positive reinforcement and reward good compliance and responsible delivery, moving towards a more collaborative environment.

Ng also stressed the crucial role of data sharing and integration for effective policymaking.

Rehda Institute advocates for stronger enforcement at all levels of government and systematic analysis of data by qualified research bodies to translate information into actionable insights. To overcome the fragmentation in data management, the establishment of a centralised data agency, equipped with skilled analysts and supported by coordinated intergovernmental collaboration, should be explored as a backbone for consistent, reliable and data-driven housing policy.

The insights from the workshop will contribute to Rehda Institute's ongoing research report, *Housing for All: Co-Creating a Needs-Driven Framework*, which is scheduled for launch next year.

The conference also reflected on international experiences.

Malathi noted that in countries such as Singapore, the government provides social housing, while in Taiwan, the government owns social housing to ensure equitable access. Other countries, such as Australia, have combined mandatory and voluntary approaches with strong monitoring systems and tax incentives.

"When you study all of this in terms of incentive, every single country provides some form of incentives to make it socially viable," she said.

She emphasised that enforcement and diligent monitoring are critical to prevent misuse and ensure units reach those who need them.

The Rehda Institute's findings call for flexible, data-driven housing policies that address unsold and abandoned units while sharing responsibility among all stakeholders.

Malathi and Ng stressed that evidence-based strategies are key to balancing social equity with commercial viability.

SOURCE LINK:

<https://www.businesstoday.com.my/2025/12/04/rehda-calls-for-comprehensive-overhaul-of-malaysias-housing-policies/>

PUBLISHED DATE: 4 December 2025



## REHDA Calls for Comprehensive Overhaul of Malaysia's Housing Policies



Source: Business Today

The REHDA Institute has renewed its call for a fundamental overhaul of Malaysia's housing policies, emphasising the need for a more flexible, data-driven and locality-specific approach to the national "Housing for All" agenda.

The appeal follows a major roundtable convened yesterday, which gathered more than 100 stakeholders from across the housing ecosystem — including government agencies, academics, bankers, corporates, NGOs, local authorities and state representatives.

The session featured a presentation by Sr. Malathi Thevendran, Director of Research and Education at REHDA Institute, and was moderated by Datuk NK Tong, Immediate Past President of REHDA Malaysia. Group discussions were facilitated by senior academics from Universiti Malaya.

The event drew wide representation from federal bodies such as the Housing and Local Government Ministry (KPKT), Economy Ministry, NAPIC, DOSM, and PLANMalaysia. Also present were state housing boards from Pahang, Perak, Penang and Selangor, local councils from Klang, Petaling Jaya, Shah Alam, Kuantan, Pasir Gudang and Seberang Perai, as well as a senior representative from the Negeri Sembilan State Government.

Financial institutions including CIMB, HSBC and Maybank took part, alongside professional bodies such as PAM, MIP and RISM, and research organisations including Khazanah Research Institute. NGOs representing community housing issues — such as the Malaysian Association of Abandoned Building Owners

(Victims Malaysia) and Save Kuala Lumpur — also contributed.

Summarising the collective insights, REHDA Institute Chairman Dato' Jeffrey Ng stressed the urgent need for policymaking that adapts to changing market realities.

"A uniform, one-size-fits-all approach across all States and Districts has proven ineffective," he said, noting that housing supply often fails to match local demand patterns. He added that the aim is not to dismantle the current quota system but to refine it responsibly as socio-economic conditions evolve.

The Institute also highlighted that net disposable income, rather than gross household income, should be adopted for affordability assessments. This metric, it said, better reflects actual spending capacity.

Recent DOSM data indicates that median household income grew at a CAGR of 5.2% from 2022 to 2024, outpacing median house price growth of 3.7%. Both Bumiputera and non-Bumiputera households recorded higher representation in the RM9,000-and-above income brackets over the past decade.

Dato' Jeffrey reiterated that social housing should not be viewed as the sole responsibility of developers. Instead, he called for broader industry collaboration — including potential contributions from banks through special quotas or preferential interest rates.

He also urged the Government to move away from punitive frameworks towards positive reinforcement,

rewarding responsible compliance and encouraging partnerships in achieving social housing goals.

One of the immediate priorities identified was the utilisation of idle land, particularly parcels originally reserved for schools or public amenities but remaining unused or oversupplied. Unlocking such land, the Institute argued, could significantly improve housing availability.

The roundtable highlighted persistent gaps in data sharing and enforcement. Although platforms such as

PADU, DOSM and NAPIC hold extensive datasets, REHDA Institute said these remain severely underutilised — especially in verifying eligibility for affordable housing, where weak enforcement has opened room for abuse.

To address this, the Institute recommended exploring the creation of a centralised housing data agency staffed with qualified analysts and supported by coordinated intergovernmental collaboration.

SOURCE LINK:

[https://themalaysianreserve.com/2025/12/09/rehda-institute-calls-for-relook-at-housing-quota-system/#google\\_vignette](https://themalaysianreserve.com/2025/12/09/rehda-institute-calls-for-relook-at-housing-quota-system/#google_vignette)

PUBLISHED DATE: 9 December 2025

## Rehda Institute Calls for Relook at Housing Quota System

The existing housing quota policy needs a regular review, with a relook at the quota system embedded in the prevailing practice.

This was one of the issues touched at a roundtable organised by the Real Estate and Housing Developers' Association (REHDA) Institute which gathered some 100 housing stakeholders, comprising a diverse array of professionals, academics, bankers, corporates, NGOs, think tanks and government authorities.

Following the event on Dec 3, Rehda Institute has reinforced calls for a fundamental rethinking and comprehensive review of Malaysia's housing policies, particularly focusing on the "Housing for All" agenda.

Rehda Institute chairman Datuk Jeffrey Ng Tiong Lip underlined the necessity for regular review of the existing housing quota policy.

"The intent is not to dismantle the quota system, but rather to adjust it responsibly as market and socio-economic forces shift," he said in a statement, adding that a uniform, one-size-fits-all approach across all states and districts has proven ineffective, often resulting in mismatches between supply and demand.

Median household income has grown faster than median house prices in recent years, registering a compound annual growth rate (CAGR) of 5.2% compared to 3.7% between 2022 and 2024, the statement said, quoting data from the Department of Statistics Malaysia (DOSM).

It said the data indicated a clear upward shift in household incomes for both Bumiputera and non-Bumiputera groups, with the number of households in higher income brackets, RM9,000 and above, rising steadily from 2014 to 2024.

The institute advocates for policies that are contextualised and tailored to the socio-economic and market conditions of each locality, adding that net disposable income, rather than gross household income, offers a more accurate and meaningful indicator for affordability assessments, providing a clearer reflection of actual spending capacity.

It said social housing is a shared responsibility, requiring joint support from the government and all stakeholders, moving beyond the current perception that it is solely the developer's burden.

In the same statement, Ng said a key area for immediate action was the unlocking and utilisation of idle land, especially parcels initially designated for schools, facilities or public amenities but which remain underutilised or oversupplied.

He suggested the concept of sharing the burden of cross-subsidy more broadly across the industry.

He said the institute proposed a detailed study to ascertain how other stakeholders, including financial institutions such as banks, could contribute — for instance, by offering special quotas or preferential interest rates for social housing. — *TMR*

## 2.0 Bahasa Melayu

SOURCE LINK:

<https://www.bernama.com/bm/news.php?id=2498942>

PUBLISHED DATE: 4 December 2025



### Institut REHDA Gesa Semakan Semula Komprehensif Terhadap Dasar Perumahan

By Deepalakshmi Manickam



*Pengerusi Institut REHDA Daruk Jeffrey Ng Tiong Lip – foto BERNAMA (2025) HAK CIPTA TERPELIHARA*

KUALA LUMPUR, 4 Dis (Bernama) – Institut REHDA, cabang penyelidikan dan latihan REHDA (Persatuan Pemaju Hartanah dan Perumahan), menggesa agar asas pemikiran semula diperkukuhkan, selain semakan menyeluruh terhadap dasar perumahan Malaysia yang memberi tumpuan kepada agenda ‘perumahan untuk semua’.

Dalam satu kenyataan hari ini, Pengerusi Institut REHDA Datuk Jeffrey Ng Tiong Lip berkata terdapat keperluan yang kritikal bagi mewujudkan strategi yang dinamik, dipacu data dan kolaboratif untuk mengatasi cabaran perumahan negara dengan berkesan.

Beliau berkata demikian selepas sesi meja bulat pada 3 Disember yang menghimpunkan lebih 100 pihak berkepentingan — terdiri daripada ahli akademik, wakil bank, entiti korporat, pertubuhan bukan kerajaan (NGO), badan pemikir dan pihak berkuasa kerajaan.

“Perbincangan menyentuh mengenai keperluan untuk semakan semula dasar kuota perumahan sedia ada secara berkala. Ia bukan bertujuan untuk memansuhkan sistem kuota, tetapi sebaliknya bagi menyesuaikan secara bertanggungjawab apabila kuasa pasaran dan sosio ekonomi berubah. Turut dibangkitkan mengenai pendekatan yang seragam dan setara untuk semua merentasi semua negeri dan daerah yang telah terbukti tidak berkesan, hingga mengakibatkan ketidakpadanan antara penawaran dan permintaan,” kata kenyataan itu.

Selain itu, institut tersebut juga menyokong dasar-dasar yang kontekstual dan disesuaikan dengan keadaan sosioekonomi dan pasaran setiap lokasi.

Datuk Jeffrey yang sama turut menyokong penggunaan pendapatan boleh guna bersih — dan bukan pendapatan isi rumah kasar — sebagai penunjuk kemampuan yang lebih tepat untuk mencerminkan kapasiti perbelanjaan sebenar.

Menurut kenyataan itu, perumahan sosial adalah tanggungjawab bersama yang memerlukan sokongan daripada kerajaan dan pihak berkepentingan — selain perlu melangkaui persepsi semasa bahawa ia merupakan tanggungjawab pemaju sepenuhnya.

Beliau turut menekankan mengenai kepentingan perkongsian dan penyepaduan data bagi penggubalan dasar yang berkesan — yang masih kurang digunakan — walaupun terdapat set data yang luas merentasi platform seperti Hab Pangkalan Data Pusat, Jabatan Perangkaan Malaysia dan Pusat Maklumat Harta Tanah Negara.

Dalam pada itu, bagi menyelesaikan masalah dalam pengurusan data, beliau menyokong penubuhan agensi data berpusat — dengan penganalisis yang mahir dan disokong kerjasama antara kerajaan — untuk bertindak sebagai tulang belakang dasar perumahan yang konsisten, boleh dipercayai dan berasaskan data.

SOURCE LINK:

<https://www.astroawani.com/berita-malaysia/institut-rehda-gesa-semakan-semula-komprehensif-terhadap-dasar-perumahan-550458>

PUBLISHED DATE: 4 December 2025



## Institut REHDA Gesa Semakan Semula Komprehensif Terhadap Dasar Perumahan

By Deepalakshmi Manickam



*Pengerusi Institut REHDA Datuk Jeffrey Ng Tiong Lip – foto BERNAMA (2025) HAK CIPTA TERPELIHARA*

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## 3.0 Chinese

SOURCE LINK:

<https://www.sinchew.com.my/news/20251203/finance/7081190>

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### REHDA 研究院：免供需错配 可负担屋和土著配额应检讨

(吉隆坡 3 日讯) 大马房地产发展商会研究院 (REHDA Institute) 从国家产业资讯中心 (NAPIC) 的报告里注意到, 2025 上半年售价低于 30 万令吉、已竣工但未售出的房屋数量占比首次超过 36%, 因此应探讨我国长期以来实行的可负担房屋和土著配额制度是否应更灵活调整, 以避免供需错配。

#### 30 万以下房产 36%滞销

大马房地产发展商会研究院主席拿督黄中立今天在工作坊上指出, 我国一直实施可负担房屋和土著配额制度, 以确保弱势群体获得充分支持, 至今拥屋率达到 77%, 位居区域前列。然而, 尽管初衷良好, 随着社会的发展, 产业领域也面临上述配额带来的挑战, 例如交叉补贴负担、住房定价失衡、市场效率低下、对不同群体造成的意想不到的影响。

#### 须以需求为导向房屋模式

“人口结构的变化也使问题更加复杂。并且, 各州政府房屋政策做法有异。而城市化速度很快, 这些趋势表明大马需要一种更加灵活、以需求为导向的房屋模式。”

REHDA 研究院指出, 从 NAPIC 的房屋报告得知, 今年上半年本地已竣工但未出售的住宅达到 2 万 6911 个单位, 比 2024 下半年增多 16.3%, 价值高达 164 亿令吉, 比前期增多 18%。

同样出席该工作坊的 REHDA 前主席拿督童银坤补充, 低于 30 万令吉、属于可负担水平却仍未能出售的单位达 9710 个, 占整体滞销比率 36%。此前, 这个比率在 28 至 29% 之间。

REHDA 研究院因此认为, 这些闲置房屋未能发挥更大的作用, 需要各手努力, 实现人人有房的目标。应探讨的问题包括 1981 年起政府要求私人发展商将 30% 的房屋项目分配于建设可负担房屋及土著房屋配额。

“尽管原意良好, 但 40 年过去, 人口结构变化使事情变得复杂。70 年代的土著仅占本地约 50% 人口, 而如今占约 70%。”

该研究院也指出, 各州土著配额各不相同, 从 0 到 70% 不等, 而折扣从 5 至 15% 不等。另外, 据报道, 吉兰丹并没有土著住房配额政策。

“此外, 房屋配额发放没有自动审批机制, 而各州的释放机制有所不同。一般上, 释放配额的罚款金额为 5 至 20%。但在檳城, 申请释放土著配额却无需缴费。”

在该工作坊上, 也有来自马六甲的利益相关者指出, 该州并无可负担房屋滞销的问题, 可见各州面对的情况大不相同。

#### 房价仍无法负担

在房屋价格方面, REHDA 研究院看到, 按照家庭收入中位数与房价中位数, 表明目前的住房价格是无法负担的。该研究院为此抛出问题, 即大马的房屋拥有率已达到 77%, 如果继续推行一贯的政策, 房价中位数是否会继续上涨?

该研究院还指出, 目前按照 30% 的交叉补贴配额, 发展商通常会把补贴成本转嫁给以市价买房屋的客户。他们假设, 如果把配额制度取走, 或也意味着房屋价格得以降低。

REHDA 研究院今天举办“人人享有房屋”工作坊, 邀请来自政府、非政府组织和私人领域的产业代表, 以讨论方式集合各方想法, 中立地评估大马现有的房屋机制, 特别是可负担房屋建筑配额和土著配额制度, 不让任何群体边缘化。





黄中立（左）和童银坤出席“人人享有房屋”工作坊。（许晓菁摄）

### 探讨 5 大课题

该工作坊探讨了 5 大课题，即大马的房屋政策演变和社会人口趋势、各州在政策实施方面的差异、利益相关者对可负担房屋配额及交叉补贴的挑战、观察各国房屋模式、如何建议实用的框架。

### 调整政策应对房市变化

关于配额制度，黄中立总结该研讨重点时指出，配额政策一直固定不变，或许应有一些微调，但利益相关者必须真正关注市场动态，才能确认配额制度是否应持续存在，并强调统一数据库做分析的重要性。

“今天并非要确认废除这些配额制度，而是要探讨，应如何在经济变化中做出调整，以适应市场变化。无论如何，

在场各方都认同，‘一刀切’的住房政策行不通。它实际上造成供需严重不匹配，甚至在城市和非城市地区之间存在不匹配。”

他点出，有利益相关者提到，应关注购屋者的净可支配收入，而不仅仅是总收入，才能更好地作为政策执行的考量因素。

### 可应用 PADU 数据

“因此有单位提到产业领域可以参与和应用国家主要数据库（PADU）的数据，这是值得考虑的。只是，目前无论是 PADU、国家银行，亦或者 NAPIC 的数据，皆没有完全让我们可以互通共享。他认为，如果由研究机构组成的团队进行这些数据分析，就可以提出切实可行的政策，并以此游说政府改变政策。”

此外，关于取消交叉补贴配额后是否真的能降低房价，他认为，数据收集因此很重要，发展商可以最综合的数据作为新房价的依据。

土地库方面，他提到，在有需求的地点，可以释放一些闲置的学校用地，用于建设房屋。

“遗憾的是目前还没有一个统一的机构负责对有关数据进行评估和分析。引入集中式数据库机构的概念非常重要，这需要合适的非政府组织参与，并配备有能力的研究人员来分析，从联邦到州乃至地方政府共享的所有数据。如果能够做到这一点，我认为这将是我们在寻找的框架。”

SOURCE LINK:

<https://www.sinchew.com.my/?p=7084330>

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## 房地产业代表：确保居者有其屋 呼检讨住房政策

(八打灵再也 4 日讯) 超过 100 名房屋领域相关者联合呼吁政府全面检讨大马住房政策，确保“居者有其屋”目标得以落实。

大马房地产业发展商会研究院 (REHDA Institute) 于昨日举行圆桌会议后发表文告说，现行政策需重新考虑整体食况，并强调制定住房政策必须因地制宜，以数据为本与跨部门协作。

会议由该研究院的研究与教育总监马莎莉主持，并由马大资深学者协助分组讨论。

来自政府、银行、智库、专业团体及非政府组织等逾百名代表参与，包括房政部、经济部、国家房地产信息中心 (NAPIC)、大马统计局、城市及乡区规划局、多个州政府与地方政府代表。

### 黄中立：需具前瞻性政策

研究院主席拿督黄中立在总结时说，大马需要更灵活、具前瞻性和协作精神的政策，以应对长期住房挑战。

他强调，现有房屋配额制度并非主要树敌，而是应随市场与社会经济条件变化做出调整，一刀切模式已被证明无法有效反映不同州属与地区的需求差异。

文告也引述大马统计局数据显示，2022 至 2024 年间，中位家庭收入年均增长 5.2%，高于房价增幅的 3.7%；无论主者或非主者，收入在 9000 令吉以上的家庭数量皆比 2014 年显著增加。

### 采净可支配收入评估负担能力

黄中立表示，评估负担能力时应采用“净可支配收入”而非“总收入”，才能反映真实购房能力。

“社会房屋并非仅是为穷困者，而是政府与各界共同承担的公共义务。”

他建议政府协调释放闲置土地，特别是原本用于学校或公共设施但长期未被充分利用的地段。

他表示，应探讨由更多产业链环节共同分担“交叉补贴”压力，包括银行等金融机构可提供特别配额或优惠利率。

他认为，政府应从“处罚式政策框架”迈向“正向激励”，以鼓励业者负责任地建屋与交付。

此外，研究院指出，虽然政府已有国家主要数据库 (PADU)、大马统计局与国家房地产信息中心等庞大数据库，但目前整合与应用仍不足，特别是在审核可负担房屋资格方面监管薄弱，导致制度被滥用。

### 建议设中央房屋数据库机构

为避免资讯混乱，研究院建议政府研究成立“中央房屋数据库机构”，由专业分析员进行跨部门协调，让政策制订更以数据为基础。

该圆桌会议的成果将纳入研究院明年将发布的报告《居者有其屋：共创需求导向框架》。

SOURCE LINK:

[https://www.enanyang.my/news/20251203/Finance/1091178#google\\_vignette](https://www.enanyang.my/news/20251203/Finance/1091178#google_vignette)

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## 依经济市场变化动态调整 REHDA 促检讨房屋配额制

(八打灵再也 3 日讯) 马来西亚房地产发展商会研究院 (REHDA Institute) 建议检讨现行房屋配额制度, 依据经济与市场变化进行动态调整, 以提升政策弹性。

大马房地产发展商会研究院主席拿督黄中立说, 虽然配额制度在执行上偶尔会有微细调整, 但确实需要定期检讨, 并根据市场的动态来检视政策。

他今天在大马房地产发展商会研究院主办的“全民房屋: 共建需求驱动的框架”工作坊上总结时说, 我国长期实施房价管制政策和土著配额制度, 以促进公平、可负担和均衡发展。



### 房屋拥有率达 77%

“这些政策在塑造我国房屋生态方面发挥重要作用, 确保弱势群体和优先群体能够获得必要的支持。

“在这些政策推动下, 我国目前的房屋拥有率达到 77%, 是本区域最高的国家之一, 然而随着社会不断演变, 我们面临的挑战也随之变化。”

黄中立表示, 一些本意良好的机制, 逐渐出现新的压力, 例如补贴成本沉重、房价扭曲、市场效率降低, 以及对不同社群产生意料之外的影响。

他说, 我国人口结构的变化也让情况变得更复杂。截至 2024 年, 我国共有约 3100 万名公民, 占总人口的 90%, 其中土著占 70%, 华裔 22%, 印裔 7%, 其余族群约占 1%。

### 不边缘化任何群体

他指出, 加上各州政策差异及快速的城市化进程, 整体趋势显示, 我国需要一种更加灵活、以需求为导向的房屋政策。

“我们的目标不是要推翻既有政策, 而是要强化并现代化这些机制, 确保我国的房屋体系继续保持公平、可持续和具包容性, 同时不让任何群体被边缘化。”

黄中立说, 工作坊出席者普遍认同, 一刀切的房屋政策行不通, 因为这已造成供求严重错配, 尤其是城市与非城市之间的问题更为明显。

另外, 参与工作坊的业界人士也认同主要数据库 (PADU) 的重要性。不论是 PADU、大马统计局、国家产业资讯中心 (NAPIC) 或是国家银行的数据, 关键是数据共享与数据分析, 这反映数据收集工作至关重要。

他表示, 目前的问题不是没有数据, 而是数据之间缺乏共享, 更缺乏跨机构、跨研究团队的系统化分析。这样的分析并非指个人层面分析, 而是为了让研究机构能提出有力的政策建议, 进而游说政府推动政策改革。

### 政策激励机制不足 需要更多“胡萝卜”

黄中立指出, 参与者在讨论中也提及“胡萝卜与大棒”的议题。一些成员认为, 政府应提供更多激励措施, 以提升各类配额政策的遵守度。

他说, 无论是土著配额还是可负担房屋政策, 执行上更偏向惩罚 (大棒) 而非奖励 (胡萝卜)。

“我们需要跳出固有框架, 思考如何说服政府在政策设计上给予更多“胡萝卜”而不是更多“大棒”。与此同时, 让其他行业利益相关者共同分担跨补贴成本, 这也是一个非常值得深入探讨的概念。”

此外, 黄中立说, 工作坊也建议重新检视公共设施用地的政策条款, 因为某类土地持续出现供过于求且长期闲置的情况, 例如学校用地, 那么政策就不应该继续强推, 要求过度预留学校用地。

“从整体国家规划来看, 我们更需要把闲置土地释放出来, 用于兴建房。让土地长期空置, 尤其是在国家急需可负担房屋的时候, 是一种资源浪费。”