

Real Estate and Housing Developers' Association (REHDA) Institute Institut Persatuan Pemaju Hartanah Dan Perumahan

马来西亚房地产发展商会研究院

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FOR IMMEDIATE RELEASE

More than 100 Housing Stakeholders Convene to Call for Comprehensive Review of Policies for "Housing for All"

PETALING JAYA, 4 December 2025 – REHDA Institute reinforced calls for a fundamental rethinking and comprehensive review of Malaysia's housing policies, particularly focusing on the "Housing for All" agenda. This urgent statement follows a highly insightful roundtable discussion held yesterday on 3 December 2025, which successfully brought together over 100 housing stakeholders, comprising a diverse array of professionals, academics, bankers, corporates, NGOs, think tanks, and government authorities.

The session, designed to foster constructive dialogue, featured presentations by Sr. Malathi Thevendran (Director, Research and Education of REHDA Institute), was moderated by Datuk NK Tong (Immediate Past President of REHDA Malaysia), and its roundtable groups were facilitated by senior academic staff from Universiti Malaya.

The event saw diverse participation, underscoring its collaborative nature, and included representatives from various key sectors. Among the attendees were federal government agencies such as the Kementerian Perumahan dan Kerajaan Tempatan (KPKT), Kementerian Ekonomi, Jabatan Penilaian dan Perkhidmatan Harta (NAPIC), Jabatan Perangkaan Malaysia (DOSM), and PLANMalaysia. They were joined by a senior housing representative from the Negeri Sembilan State Government, state housing boards from Pahang, Perak, Pulau Pinang and Selangor, as well as local authorities from Klang, Petaling Jaya, Shah Alam, Kuantan, Pasir Gudang and Seberang Perai.

Drawing upon the collective views and insights from more than 100 stakeholders in the roundtable, Dato' Jeffrey Ng Tiong Lip, Chairman of REHDA Institute, in his concluding remarks, emphasised the critical need for dynamic, data-driven, and collaborative strategies to effectively address the nation's housing challenges.

As a social enterprise and independent think tank focused on real estate training, research, and education, REHDA Institute remains committed to working alongside the government and all industry players to foster a sustainable and equitable housing ecosystem for all Malaysians.

The discussions also touched on the necessity for regular review of the existing housing quota policy, where the intent is not to dismantle the quota system, but rather to adjust it responsibly as market and socio-economic forces shift. Points were also raised that a uniform, one-size-fits-all approach across all States and Districts has proven ineffective, often resulting in mismatches between supply and demand.

According to DOSM and NAPIC data, median household income has grown faster than median house prices in recent years, registering a CAGR of 5.2% compared to 3.7% between 2022 and 2024. The data also indicates a clear downward shift in the number of households in the lower monthly income brackets (RM5,000 and below), which has been steadily declining from 2014 to 2024.

The Institute advocates for policies that are contextualised and tailored to the socio-economic and market conditions of each locality. Furthermore, it was emphasised 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.

REHDA Institute further 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. Dato' Jeffrey 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, Dato' Jeffrey Ng also put forward the concept of sharing the burden of cross-subsidy more broadly across the industry, with a proposed 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 calls for the Government to explore innovative strategies that offer positive reinforcement and reward good compliance and responsible delivery, moving towards a more collaborative environment.

Leading financial institutions such as CIMB Group Holdings Berhad (CIMB), Hongkong and Shanghai Banking Corporation Limited (HSBC), and Malayan Banking Berhad (Maybank) also participated, alongside prominent professional bodies like Pertubuhan Arkitek Malaysia (PAM), the Malaysian Institute of Planners (MIP), and the Royal Institution of Surveyors Malaysia (RISM). Further contributing to the discussion were academic institutions including Universiti Malaya (UM), Universiti Kebangsaan Malaysia (UKM), Universiti Teknologi Mara (UiTM), and Universiti Tunku Abdul Rahman (UTAR). The roundtable also welcomed various NGOs and think tanks, notably Khazanah Research Institute (KRI), Malaysian Association of Abandoned Building Owners (Victims Malaysia) and Save Kuala Lumpur.

Dato' Jeffrey Ng also stressed the crucial role of data sharing and integration for effective policymaking. Despite the existence of extensive datasets across platforms like PADU, DOSM, and NAPIC, these resources remain underutilised. This gap is particularly evident in the monitoring and enforcement of affordable housing eligibility, where weak monitoring has led to opportunities for abuse. 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.

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