

Affordable Housing Schemes in Malaysia: A Review of Systematic Gaps

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Abstract

Affordable housing is critical for Malaysia's low-and-middle-income populations which is B40 and M40 groups who constitute the majority. However, persistent systematic gaps where fundamental flaws within policy, governance and delivery frameworks undermine the effectiveness of current affordable housing schemes. This aim of study is to analyse the systematic gaps within the affordable housing schemes in Malaysia that impacting the target income groups. This study identifies and analyses these gaps through a content analysis of relevant statutes, regulations, academic literature based on journals, articles and electronic resources. The systematic gaps identified include delays in-house delivery system, insufficient supply and demand, rising prices of affordable housing, mismatch between affordable housing types and buyers' preferences and poor maintenance and mismanagement. These critical findings reveal how systematic weaknesses hinder scheme objectives. The analysis concludes that addressing these gaps requires streamlined governance with clear accountability, enhances enforcement against speculation, targeted interventions for specific income groups and robust management frameworks. The implementation of these measures is essential to achieve accessible, quality and sustainable housing for all eligible Malaysians.

Keywords: Affordable housing, systematic gaps, B40, M40, housing policy

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■1.0 INTRODUCTION

Housing is a fundamental human right and critical pillar of socioeconomic development (UN-Habitat, 2011). In Malaysia, rapid urbanisation has precipitated a housing affordability crisis with 80% of the population comprising the bottom 40% (B40) and middle 40% (M40) income groups struggling to access adequate housing (Khazanah Research Institute, 2023). The National Property Information Centre (NAPIC, 2023) defines affordable housing as units priced below RM300,000 in urban areas and RM150,000 to RM250,000 in rural regions constituting no more than 30% of household income (DOSM, 2022). However, median housing prices in urban cities like Kuala Lumpur reach RM600,000 far exceeding affordability thresholds (BNM, 2023).

Despite housing's essential role, affordability challenges persist for B40 and M40 households due to rising prices influenced by economic, social and policy-related factors. Thus, the Malaysian Ministry of Housing and Local Government (MHLG) has implemented numerous initiatives, including *Perumahan Rakyat 1 Malaysia* (PR1MA) for M40 households and *Program Perumahan Rakyat* (PPR) for B40 groups alongside state-level initiatives. Yet, systematic inefficiencies hinder progress where annual housing production meets only 35% of the 320,000 units demand (Saleh et al., 2024) and 65% of buyers preferring landed properties that constitute just 20% of new supply comprises high-rise units (Masram et al., 2020). Additionally, 42% of projects experience two to five years overruns.

Regardless of the MHLG initiatives, challenges persist, including an inadequate supply of affordable housing and lingering affordability issues. The National Affordable Housing Policy 2019 aims to enhance affordable for low-and-middle income groups reflecting Malaysia's commitment to sustainable urban development. Therefore, this study is analysing the systematic gaps of affordable housing schemes in Malaysia that impacting B40 and M40 groups purchasing these government-led housing alternative of homeownership.

■2.0 METHODOLOGY

This study examines systematic gaps in Malaysia's affordable housing schemes through rigorous content analysis of thirty-five academic literature and four different institutional reports. It synthesises data from government policy documents, including the National Affordable Housing Policy 2019, state housing regulations and Malaysia Plan reports analysing their objectives, implementation, mechanisms and challenges. Additionally, literature focusing on policy effectiveness, supply-demand issues and implementation barriers in Malaysia's affordable housing were reviewed. Empirical data from authoritative sources, such as NAPIC, Bank Negara Malaysia (BNM) and the

Department of Statistic Malaysia (DOSM) were incorporated to assess housing delivery performance, income medians and market conditions.

The analytical approach involved comparative assessment of policy intentions between actual outcomes documented over years of implementation. Triangulation of findings across different sources ensured consistency and helped identify patterns in systematic gaps (Carter et al., 2014). Five critical systematics gaps emerged consistently includes delays in housing delivery systems, insufficient supply and demand, rising prices of affordable housing, mismatches between housing types and buyer preferences and poor maintenances and mismanagement. These findings reveal fundamental weaknesses in policy design and implementation that undermine Malaysia's affordable housing initiatives.

This research's content analysis approach provides a robust foundation for understanding structural challenges, the study acknowledges the limitation of excluding primary stakeholder interviews. Nonetheless, the methodology enables systematic identification of policy gaps based on authoritative sources ensuring valid conclusions.

■3.0 LITERATURE REVIEW

3.1 Affordable Housing Policies

Malaysia's affordable housing policy has evolved significantly since the first Malaysia Plan with the Federal Government actively financing State governments to develop low-cost housing for lower-income groups. Based on Table 1 below, initial units were priced between RM8,000 and RM12,000, focusing on land settlers and the poor, establishing a foundation for affordable housing (International Housing Association, 2018). Despite these efforts, shortages persisted amongst other income groups, prompting more inclusive strategies.

From the second to the seventh Malaysia Plan (1971–2000), emphasis expanded to include both low- and middle-income groups. The second Plan (1971–1975) promoted homeownership and neighbourhood services for low-income households, while the third Plan (1976–1980) saw government agencies directly providing low-cost housing across rural, suburban, and urban areas (Abd. Shatar et al., 2021; Abdul Karim, 2008). The fourth and sixth Plans continued delivering multi-level flats and terrace or wooden houses to improve affordability and quality. By the seventh Plan (1996–2000), low-medium cost housing targeted households earning under RM2,500 monthly, with prices between RM42,001 and RM60,000; however, only 20% of the 350,000-unit target was met, revealing implementation challenges.

The eighth and ninth Plans broadened focus to all income groups, maintaining public sector leadership in low-income housing. The tenth Plan (2011–2015) intensified efforts to bridge supply-demand gaps, driven by rising property prices necessitating inclusion of middle-income groups. The eleventh Plan (2016–2020) set ambitious targets to build 606,000 units through programmes like *Rumah Mampu Milik* and PR1MA, leveraging public-private partnerships and financing innovations (Economic Planning Unit, 2015). The twelfth Plan (2021–2025) aims to construct 500,000 affordable units prioritising B40 and M40 groups facing rising costs (Economic Planning Unit, 2021).

Based on the NAPIC (2024), the average house price has increased to approximately RM485,000, growing annually by about 3.5%. Affordable housing units priced below RM200,000 now constitute less than 18% of new launches, continuing to fall short of demand. This average price significantly exceeds BNM's affordability threshold, which remains around RM290,000 based on a median household income of RM5,300, resulting in a national median multiple between 4.2 and 5.1—still well above the benchmark of 3.0. Furthermore, over 27,000 unsold residential units valued at about RM18.5 billion remain on the market, many priced beyond the reach of low-income groups. Despite these challenges, transaction volumes remain robust, with nearly 410,000 units sold in 2024 worth approximately RM210 billion, indicating sustained demand in the property market.

Ultimately, Malaysia's housing policy has shifted from focusing solely on low-income groups to a more inclusive approach addressing both low- and middle-income households amid escalating prices. While government initiatives and financing schemes have improved access, the widening gap between income growth and property prices strains affordability. This underscores the urgent need for increased affordable housing supply, sustainable urban planning, and innovative financing mechanisms to ensure equitable access for all Malaysians.

Table 1 Policy initiatives of Malaysian government in affordable housing development

Phase	Background and Challenges	Name of Policy	Strategies	Implementation Effects
1957 – 1970	Rural-urban migration, squatter and overcrowding problems	First Development Plan for Malaya and Secondary Five-Year Plan (1956 – 1965)	- Improve basic infrastructure and rural development	- Focused on civil servants' benefits resulting in 23,236 government quarters and 8939 low-cost housing constructed
		First Malaysia Plan (1966 – 1970)	- Housing Crash Program	- Shortage of low-cost housing - Laws enacted for squatter clearance led to 21,790 low-cost housing constructed, 73% target
		Second Malaysia Plan (1966 – 1970)	- Housing programs carried out in line with NEP objectives	- Low-cost housing developed by state governments with subsidized federal loans and the Core Housing Concept led to 13,244 units completed, 50.5% target
1971 – 1985	Tragedy of 13 th May 1969, New Economic Policy (NEP) was established	Third Malaysia Plan (1976 – 1980)	- Control on housing costs - Provision of funds	- Housing loan repayment extended from 20 to 25 years resulting in 26,000 units completed, 35% target
		Fourth Malaysia Plan (1981 – 1985)	- Low-cost housing concept	- Public sector: 71,310 units completed, 40.4% target - Private sector: 19170 units completed, 21.9% target (30%-50% housing projects allocated for low-cost housing max RM25,000/unit).
		Fifth Malaysia Plan (1986 – 1990)	- Open market policy - Reduction in public housing budget	- Private sector: 88,880 units completed, 24% target - Public sector: 74, 330 units completed, 61% target - Housing Scheme: Special low-cost Housing Program - Housing Recovery Fund (1990) were established.
1986 – 1997	Economy depression from 1986 to 1987 To provide adequate housing and ensure houses built are accessible and affordable for all citizens, especially low-income group	Sixth Malaysia Plan (1991- 1995)	- Establishment of Low-Cost Housing Fund in 1993, Housing Foundation for the Poorest People, and Low-cost Housing Resolving Fund in 1994	- Used a cross-subsidy and created housing funds. - Private sector: 214,889 units completed, 98.9% of the target - Public sector: 46,497 units completed, 36.7% of the target as inapt project sites, and high construction costs - Special low-cost Housing Program
		Seventh Malaysia Plan (1996 – 2000)	- Low-cost housing price inclined to RM42,000 per unit	- Introduced the Low-Cost Housing Revolving Fund. - 190,597 units completed, 95.3% of the target - Integrated People's Housing Program (SPND) 1998
		Eighth Malaysia Plan (2001 – 2005)	- Housing Development Act on Control and Licensing 1966 - Open Registration System	- Strengthen enforcement of control and licensing regulations. - 210,529 units completed, 85% of the target
1998 – 2010	Asian Financial Crisis from 1977 to 1998, economy breakdown, squatter problem was rising in 1990s	Ninth Malaysia Plan (2006 – 2010)	- Affordable and quality housing with strategic locations	- 95,800 units completed, 91.2% target - <i>Program Perumahan Rakyat; Program Perumahan Mesra Rakyat</i>
		Tenth Malaysia Plan (2001 – 2015); National Housing Policy 2012	- Build-Then-Sell concept - Affordable housing maintenance program	- Required 20% low-cost and 20% medium-cost housing projects - 102,201 units completed, 56.3% target - Introduced long-term sustainability initiatives improving housing conditions
2011 – 2015	National Transformation Policy was introduced to achieve the Government Transformation Program			

Table 1 (continued)

Phase	Background and Challenges	Name of Policy	Strategies	Implementation Effects
2016 – 2020	Unsold property in Malaysia due to mismatch of supply and demand and unaffordable housing price for the target group	Eleventh Malaysia Plan (2016 – 2020); National Housing Policy (2018 – 2025); National Affordable Housing Policy (2019)	<ul style="list-style-type: none"> - Construction of affordable housing on waqf land - New financing schemes 	<ul style="list-style-type: none"> - Rent-to-Own and Homeownership Campaign (2019) helped complete 139,329 units (30.9% target)
	Escalating property prices, land scarcity, rising construction costs, socioeconomics disparities across urban and rural regions	Twelfth Malaysia Plan (2021 – 2025); National Affordable Housing Policy 2019	<ul style="list-style-type: none"> - Construct 500,000 affordable housing units to meet demand - Strengthen PPPs for housing development - Promote mixed-use developments integrating housing, amenities, and public transport 	<ul style="list-style-type: none"> - Increased access to affordable housing for targeted groups - Strengthened collaboration between government and private developers - Ongoing challenge in balancing demand and supply in high-demand urban areas

(Source: Liu & Ong, 2021; 12th Malaysia Plan, 2021)

3.2 Affordable Housing Elements

Malaysia has prioritised affordable housing since 1946, when a special housing committee was formed to address housing issues under the National Housing Policy (Liu & Ong, 2021). The MHLG established in 1964, oversees the development and implementation of this policy, ensuring affordable housing projects meet quality and safety standards.

Affordable housing in Malaysia is defined by four key elements which are quality, location, price, and housing type. Housing quality significantly impacts residents' living conditions through material durability, building performance, energy efficiency, safety, air quality, ventilation, and transit accessibility (Sanei et al., 2023; Yap et al., 2019). Safety is vital, incorporating physical barriers, burglary-proof doors and windows, fenced perimeters, community policing and surveillance systems to ensure secure environments for residents (Ali et al., 2022). Maintaining high-quality standards is essential for successful affordable housing initiatives.

In addition to quality, location is as vital as quality and cost in affordable housing influencing accessibility, safety, amenity access and overall well-being. Ideal locations offer proximity to workplaces, schools and essential amenities to reduce commute times and living costs while supporting daily needs and work-life balance. Safety, low crime rates and secure environments enhance satisfaction and property values. Environmental factors and access to healthcare, recreation and public transport further improve quality of life. Effective urban planning should integrate these factors to ensure affordable housing supports residents' well-being and minimizes total living costs (Cheah et al., 2017; Ramli et al., 2023).

Moreover, price remains a fundamental factor with housing costs ideally not exceeding 30% of household income (Mohamad et al., 2019). Malaysia's price-to-income ratio ranges from 4.2 to 4.6, surpassing the ideal threshold of 3.0 (NAPIC, 2024). The National Affordable Housing Policy caps prices at RM300,000, with categories below RM150,000 or between RM150,001 and RM300,000 based on income levels (Liu & Ong, 2021). Budget 2024 allocated RM2.47 billion for public housing to address affordability gaps. Despite these efforts, income disparities and rising property prices limit access, necessitating ongoing policy refinement and financial assistance.

Finally, housing type affects cost and suitability. Diverse forms such as low-cost flats, terrace houses, and medium-cost apartments accommodate different income groups and family sizes (Abd. Shatar et al., 2021; Economic Planning Unit, 2021). Multi-story flats maximise land use and reduce urban costs, while terrace houses balance affordability and space in suburban areas. Integrating appropriate housing types with quality, location, and price considerations ensures functional and sustainable affordable housing developments.

Concisely, Malaysia's affordable housing is shaped by quality, location, price, and housing type. High-quality construction and safety measures create secure living environments; well-planned locations reduce transportation burdens and foster inclusion; pricing aligned with incomes improves accessibility; and diverse housing types meet varied needs. These elements underpin effective policies that respond to Malaysia's socioeconomic changes and promote sustainable urban development.

3.3 Affordable Housing Schemes

Malaysia's affordable housing schemes have evolved significantly over the decades reflecting the government's commitment to ensure equitable access to quality homes for low-and-middle-income group amidst rapid urbanisation and rising living costs. To provide a comprehensive understanding, affordable housing in Malaysia is established according to national and state-level initiatives where each introduced at different times to address specific challenges related to supply, demand and affordability. These schemes are underpinned by key elements that includes quality, location, price and housing type which collectively determine the effectiveness and inclusivity of affordable housing provision.

3.3.1 National-Level Programmes

Malaysia's national affordable housing programmes have strategically evolved to address the diverse needs of low-and-middle-income groups through various targeted initiatives. The *Rumah Mesra Rakyat* (RMR) programme was launched in 2002 by *Syarikat Perumahan Negara Berhad* (SPNB) amongst the earliest efforts focusing on low-income households, especially in rural areas. It provides subsidised single-story homes with essential utilities for families earning below RM3,000 monthly, facilitating homeownership through flexible financing and financial aid (Baqtaya et al., 2016; Khazanah Research Institute, 2015). RMR homes typically cost around RM75,000 to RM90,000 with subsidies of about RM20,000, making them affordable to the B40 group.

The *Perumahan Rakyat 1 Malaysia* (PR1MA) programme was subsequently launched in 2011 to address the growing housing demand amongst middle-income groups in Malaysia, especially in Kuala Lumpur. The programme is managed by PR1MA Corporation that targets households earning between RM2,500 and RM15,000 per month. PR1MA offering homes below market prices and leveraging public-private partnerships (PPPs) to deliver units equipped with essential amenities. The government also provides subsidies and financing assistance to enhance accessibility (Abdullah et al., 2021).

Program Perumahan Rakyat (PPR) is key initiative by the Malaysian government aimed at providing affordable housing to low-income households particularly in urban areas. PPR was launched in the early 1990s where focuses on offering low-cost housing solutions for households with monthly incomes of less than RM3,000. The pricing for PPR units varies by region, for instance, PPR units in Peninsular Malaysia are sold between RM30,000 and RM35,000, while in Sabah and Sarawak prices can go up to around RM40,500 to RM42,000. There are two main categories of PPR housing which are rented units that are leased out at about RM124 per month and owned units sold at the prices mentioned. PPR is managed by the Ministry of Local Government Development (KPKT) and various state agencies.

Furthermore, the MyHome Scheme was introduced in 2014 encourages private developers to build affordable homes for middle-income households earning RM3,000 to RM6,000 monthly. It offers subsidies up to RM30,000 to reduce prices of homes ranging from RM80,000 to RM300,000 ensuring basic amenities and comfortable living. This scheme is managed by the (MHLG), it fosters public-private collaboration to ease financial burdens on buyers (Baqtaya et al., 2016).

Similarly, the *Rumah Mampu Milik Wilayah Persekutuan* (RUMAWIP) now known as *Residensi Wilayah* was launched in 2014 to provide affordable housing in the Federal Territories of Kuala Lumpur, Putrajaya and Labuan. It targets low-and-middle income households earning up to RM10,000 per month (Khazanah Research Institute, 2015). *Residensi Wilayah* is managed by the Federal Territories Ministry in collaboration with the Federal Territories Foundation. *Residensi Wilayah* works with private developers to supply affordable homes and provides financial assistance, including low-interest financing to eligible buyers (Khazanah Research Institute, 2015; Baqtaya et al., 2016). Therefore, these schemes demonstrate Malaysia's strategic, evolving response to housing needs. Each targets specific income groups and employs diverse financing and partnership models to improve affordability and accessibility, reflecting a comprehensive national effort to address the country's housing challenges.

3.3.2 State-Level Programmes

At the State-level, several initiatives have been introduced to address unique regional housing challenges and supplement national schemes. For example, *Rumah Selangorku* was introduced by the Selangor State government in 2014 to provide affordable housing for low-and-middle-income households. The programme offers various types of housing units categorised into multiple price ranges with homes priced between RM42,000 and RM250,000 targeting households earning between RM3,000 and RM10,000 monthly according to the National Housing Policy Selangor. This scheme is managed by the Selangor Housing and Property Board (LPHS), it ensures projects align with state housing policies and meet residents' needs.

In Johor, *Rumah Mampu Milik Johor* (RMMJ) was launched by the Johor State government to provide affordable housing options for low-and-middle income households. Housing units under RMMJ range from RM42,000 to RM250,000, including single-story and double-story units depending on income levels according to National Housing Policy Johor (2024). The Johor State housing and Property Board (LHPJ) oversees planning, implementation and monitoring. RMMJ also incorporate strategic partnerships with private developers and financial institutions to enhance housing availability and affordability.

Rumah Mampu Milik Negeri Sembilan (RMMNS) was introduced by the Negeri Sembilan State government to address the growing demand for affordable homes amongst the low-and-middle-income household in the state. The programme aims to provide housing options for residents who are first-time homebuyers with the focus on those earning between RM3,000 and RM8,000 per month. Properties under the programme are priced between RM80,000 and RM110,000 making them affordable for the target groups according to the National Housing Policy of Negeri Sembilan (2024). RMMNS is managed by the State government through the Negeri Sembilan State Housing and Property Department.

Rumah Makmur Pahang is an affordable housing initiative aligned with the National Housing Policy aiming to provide quality and affordable homes for low-and-middle income groups in Pahang. The programme ensures that homeownership remains accessible by setting a price range between RM80,000 to RM120,000 per unit significantly lower than open market rates according to the National Housing Policy Pahang. It primarily targets households with a monthly income of RM5,000 and below. *Rumah Makmur Pahang* offers various housing types typically single-story terrace houses with a minimum built-up area of 1,000 square feet designed to provide comfortable living spaces. The development and management of this scheme fall under the Pahang State government and are regulated by agencies such as the State Housing and Property Board (LPHP). These authorities oversee the application, allocation and quality control of the houses to ensure they meet the standards set under the DPN promoting sustainable and inclusive homeownership for Pahang residents.

Penang's Affordable Housing Programme provides various housing types, including single-story and multi-story units priced between RM42,000 and RM300,000 targeting first-time buyers and families with limited financial resources (Woo & Khoo, 2020). The programme is managed by the Penang Housing and Town and Country Planning Department where collaborates with private developers under the

Penang State Affordable Housing Policy. The Penang State government has implemented policies such as housing subsidies to ease financial burdens on buyers and ensure long-term affordability. Overall, state-level programmes complement national initiatives by adapting to local contexts offering diverse housing types and integrating financial assistance and urban planning to meet the specific needs of their populations.

3.4 Critical Review on Comparison of Affordable Housing Schemes

Malaysia offers a range of affordable housing schemes targeting low-and-middle-income groups with options suited to different financial capacities. Programmes like PPR serve low-income households earning less than RM3,000, providing rental units and homes priced below RM42,000. *Rumah Selangorku* and RMMJ offer homes priced between RM42,000 and RM250,000 for households earning up to RM10,000 and RM8,000, respectively based on National Housing Policy of Selangor and Johor. The RMR programme assists households earning below RM5,000 to own single-story detached homes, while *Residensi Wilayah* targets urban residents with combined incomes up to RM15,000, offering units priced up to RM300,000 (Baqtaya et al., 2016; Khazanah Research Institute, 2015). MyHome scheme, providing subsidies for homes priced between RM80,000 and RM300,000 targeting households earning less than RM6,000. These programmes reduce financial barriers for this demographic amid rising property prices (Baqtaya et. al, 2016).

Additionally, state-level programmes, such as RMMNS, *Rumah Makmur Pahang* and Affordable Housing Programmes Penang extend affordable housing opportunities to residents with incomes up to RM10,000 providing various housing options tailored to local demands. Furthermore, PRH are offered at subsidised rates, for instance, lower than market rents for vulnerable groups (National Housing Policy Negeri Sembilan; National Housing Policy Pahang; Woo & Khoo, 2020). Overall, Malaysia's diverse affordable housing schemes collectively aim to reduce housing unaffordability and promote homeownership across a wide spectrum of income groups. These schemes offer a range of housing types and financial support tailored to specific income brackets and demographic groups also enhance housing accessibility, security and social inclusion nationwide. Comparison of collective Malaysian's affordable housing schemes in terms of location, housing type, housing price range, income groups and income eligibility are summarised in Table 2 below.

Table 2 Affordable housing schemes in Malaysia

Schemes	Location	Housing Type	Housing Price Range	Income Groups	Income Eligibility
PR1MA	All states in Malaysia	Apartments, terrace houses	RM100,000 – RM400,000	M40	RM2,500 – RM15,000 (combined married couples)
RMR	All states in Malaysia	Detached single-story houses	RM75,000 – RM90,000	B40	Below RM5,000 (combined married couples)
PPR	All states in Malaysia	Low-cost flats and houses	RM30,000 – RM42,000	B40	Below RM3,000 (combined)
Residensi Wilayah	Federal Territories of Kuala Lumpur, Putrajaya, and Labuan	Apartments	RM52,000 – RM300,000	M40	Below RM10,000 (single) Below RM15,000 (combined married couples)
MyHome Scheme	All states in Malaysia	Apartment and houses	RM80,000 – RM300,000	B40 & M40	Below RM4,000 (single) Below RM6,000 (combined married couples)
Rumah Selangorku	Selangor	Apartments, terrace, semi-detached	RM42,000 – RM250,000	B40 & M40	RM3,000 – RM10,000
RMMJ	Johor	Single and double story houses	RM42,000 – RM250,000	B40 & M40	RM3,000 – RM8,000
RMMNS	Negeri Sembilan	Single and double story houses	RM80,000 – RM110,000	B40 & M40	Below RM4,500
Rumah Makmur Pahang	Pahang	Single-story houses	RM80,000 – RM120,000	B40 & M40	Below RM5,000
Affordable Housing Program Penang	Penang	Apartments	RM72,500 – RM300,000	B40 & M40	Below RM15,000 (combined married couples)
PRH	Federal Territories of Kuala Lumpur	Low-cost flat and houses	Below RM35,000 (ownership option)	B40	Below RM3,000 (combined married couples)

3.5 Advantages of Affordable Housing Schemes

Affordable housing schemes in Malaysia provide critical socioeconomic and developmental benefits beyond merely supplying shelter. These initiatives offer secure housing for low-and-middle-income groups, helping to reduce urban homelessness and promote social equity (Abdullah-Rahman et al., 2014). They also contribute to economic growth by generating employment in construction and related sectors, while fostering urban expansion and community well-being through integrated public facilities that support cohesive and sustainable neighbourhoods (Bilal et al., 2019).

Strategically locating affordable housing near economic hubs further enhances these benefits by reducing commuting costs, improving workforce productivity, and facilitating better access to jobs (Musaddad et al., 2023). Programmes like RMMJ, *Rumah Selangorku* and PR1MA promote homeownership by offering subsidised units, low-interest financing, and flexible mortgage options, enabling beneficiaries to accumulate assets and achieve long-term financial security (Daud et al., 2018).

Furthermore, affordable housing also addresses informal settlements by providing secure, regulated living conditions, reducing risks linked to substandard housing and easing municipal service burdens. Integrated within urban planning frameworks, these developments improve infrastructure, such as drainage, electricity, and clean water access, supporting sustainable urbanisation and enhancing residents' quality of life (Abdullah-Rahman et al., 2014).

In addition to these social and infrastructural benefits, affordable housing fosters financial stability by lowering living costs and creating pathways to homeownership which allows families to build equity and generational wealth, boosting economic mobility (Musaddad et al., 2023; Abdullah-Rahman et al., 2014). Stable housing enables fuller economic participation, positioning individuals to contribute productively to the workforce and invest in their futures.

Therefore, Malaysia's affordable housing schemes deliver comprehensive benefits encompassing social equity, economic growth, urban sustainability, and financial security. These programmes significantly advance national development goals and improve citizens' quality of life by addressing housing needs through secure, well-located, and financially accessible homes.

3.6 Systematic Gaps in Affordable Housing Schemes

The Malaysian government has prioritised affordable housing through various policies and programmes under successive Malaysia Plans (Sufian & Ibrahim, 2011). Despite active roles by the public and private sectors with the private sector focusing on low-and-medium-cost houses and the public sector on lower-income groups where systematic gaps persist. These include mismatches between housing supply and demand, inefficiencies in allocation, and challenges in financing and policy implementation, all of which hinder true affordability and accessibility (Liu & Ong, 2021). The National Affordable Housing Policy 2019 was enacted to address these issues. Key challenges identified are delays in housing delivery, insufficient supply relative to demand, rising prices, mismatches between housing types and buyer preferences, and poor maintenance and mismanagement. These gaps continue to obstruct effective affordable housing provision in Malaysia as further discussed in the following sub-sections.

3.6.1 Delays in the Housing Delivery System

Affordable housing delivery in Malaysia faces significant challenges due to rapid urbanisation and rising living costs which have increased demand across both low-and-middle-income groups (Jamaluddin et al., 2016). The middle-income group, often ineligible for low-cost housing yet unable to afford market-rate properties, experiences acute difficulties. Despite high demand, many affordable units remain unsold, indicating inefficiencies in the housing delivery system that require a systematic approach for improvement (Daud et al., 2018; Jamaluddin et al., 2016).

The absence of a clear and standardised definition of affordable housing leading to inconsistent interpretations and price ranges amongst Federal agencies, State governments, and developers. This inconsistency causes confusion and hampers effective policy implementation. Furthermore, most programmes focus on low-income groups, leaving middle-income earners underserved (Abdullah et al., 2021).

The fragmented roles of Federal, State, and private sectors further complicate delivery, causing delays and overlapping responsibilities. Multiple agencies handle land acquisition, project approval, and financing, often duplicating efforts and creating bottlenecks. Complex approval processes involving planning permits, land use, and environmental clearances require coordination across various authorities, where delays at any stage can stall projects.

Sulaiman et al. (2021) highlighted that the core challenge is not just the quantity of affordable housing but accessibility, especially for the middle-income demographic. Many middle-income households fall into a "trap" where they neither qualify for low-cost housing nor can afford medium-cost projects (Baqutaya et al., 2016). Consequently, this group faces significant barriers to homeownership.

A more centralised and streamlined housing delivery system is essential to reduce inefficiencies, improve coordination, and better serve all income groups, particularly the underserved middle-income population. This would enhance the effectiveness of Malaysia's affordable housing initiatives and address persistent accessibility gaps.

3.6.2 Inefficiencies of Housing Supply and Demand

The mismatch between the supply and demand of affordable housing in Malaysia is a significant issue, both in terms of quantity and location that has been highlighted by various stakeholders, including BNM as stated by Samuel Tan (2023), BNM has emphasised the need to address the acute supply and demand mismatch in the housing market. This includes improving house price transparency and ensuring a vibrant rental marketplace for those not ready or unable to own a house. According to Governor Tan Sri Nor Shamsiah Mohd Yunus, the rise in the cost of building materials has resulted in increased housing prices, making homeownership unaffordable for many Malaysians (BNM, 2023).

Before the COVID-19 pandemic, the Malaysian property market was imbalanced with demand outpacing supply, particularly for low-cost homes (CIBD, 2021).

Rapid urbanisation intensifies pressure on affordable housing supply which struggles due to poor coordination amongst Federal, State, and local agencies involved in housing development (Tobi et al., 2020). The pandemic and rise of remote work have shifted housing demand towards properties outside urban centres, yet financing models remain limited. Consequently, many Malaysians remain in rental markets or informal settlements which are expanding amid population growth and urbanisation (Abdullah et al., 2021).

The B40 groups has consistently emphasised the urgent need for the government to prioritise affordable housing tailored to their income level as many remain trapped in rental cycles that consume a significant portion of their earnings hindering their ability to achieve financial stability (Mat Noor, 2025). Meanwhile, the M40 group faces growing concerns over escalating property prices which increasingly place homeownership beyond their reach. Recent research highlights the necessity for more affordable housing schemes specifically designed for M40 families to bridge this widening gap (Khazanah Research Institute, 2023). Furthermore, data from Construction Industry Development Board (CIBD) reveal that demand for low-cost housing continues to outstrip supply creating a persistent shortage that limits homeownership opportunities for many Malaysians (CIBD, 2023). Collectively, these findings underscore the critical need for comprehensive policies that address housing affordability challenges across both low-and-middle-income groups to ensure equitable access to homeownership.

Prime Minister Datuk Seri Anwar Ibrahim's call to review the affordable housing policy to ensure its supply sufficiency and timely is seen as an appositive step towards solving the shortage of affordable housing (Kathy, 2023). In line with 12th Malaysia Plan, the government is committed to delivering 500,000 affordable housing units to all Malaysians, regardless of race or religion. The mismatch between the supply and demand of affordable housing requires a comprehensive strategy that includes policy interventions and innovative construction methods to reduce costs and increase the supply of affordable housing in locations that meet the needs of potential homeowners.

3.6.3 Rising Housing Prices

Affordable housing prices in Malaysia have become a critical concern, especially in urban centres where soaring property costs force low-and middle-income groups to rent or live far from city centres, increasing commuting burdens and lowering quality of life (Subramaniam et al., 2024; Khazanah Research Institute, 2023). Several factors drive these price increases. Weak regulatory control and inconsistent enforcement of affordable housing quotas limit supply for targeted groups, pushing prices beyond many Malaysians' reach (BNM, 2021; MHLG, 2023). Fragmented, piecemeal land development by private developers results in inefficient land use and higher infrastructure costs, further inflating prices and hindering well-planned communities (CIBD, 2023).

Another contributing factor is the piecemeal development approach adopted by many developers. Fragmenting land development into smaller, uncoordinated projects leads to inefficient land use, higher infrastructure costs and subsequently increased housing prices. This approach also hampers the creation of well-planned, integrated communities with adequate access to essential amenities and public facilities, thereby failing to meet the long-term housing needs (CIBD, 2023).

Market-driven policies that emphasize minimal government intervention have also fuelled speculative demand and profit-driven behaviour in the housing sectors (Ab Majid, 2023). Speculative activities such as property flipping and investment-driven purchases, drive prices upward and treat housing as a financial asset rather than a basic necessity. The lack of stringent regulations to curb speculation widens the gap between housing supply and demand making homeownership increasingly unattainable for many local residents (BNM, 2021; Khazanah Research Institute, 2023).

Additionally, rising land prices in urban and strategic locations significantly inflate overall development costs. Coupled with increasing construction expenses, labour costs, building materials and compliance-related fees, these factors push housing prices beyond the affordability threshold of low-and-middle income groups. Developers often pass these costs onto buyers to maintain profit margins contributing to a mismatch between housing supply and the financial capabilities of target buyers. This mismatch is reflected in the growing number of unsold affordable housing units which remain out of reach for many Malaysians (Adzar et al., 2021).

Recent data from the NAPIC (2024) shows that only about 39.2% of newly launched housing units since 2015 are priced below RM300,000 whereas 76% of households earn less than the RM8,333 monthly income needed to afford houses above this price point. Furthermore, Malaysia's house price-to-income ratio stood at 4.72 times in 2020 categorizing housing as "seriously unaffordable" (BNM, 2021). Although some improvement has been noted with affordability indices slightly better in 2022 due to income growth outpacing housing price increases in certain states, overall situation remains challenging for the majority of Malaysians.

Therefore, the escalating housing prices in Malaysia result from a combination of weak regulatory oversight, fragmented development practices, speculative market behaviour and rising development costs. These factors collectively contribute to a persistent affordability crisis especially for low-and-middle income groups.

3.6.4 Mismatch Between Affordable Housing Types and Buyers' Preferences

Buyer preferences in Malaysia's affordable housing market are influenced by several factors, including housing attributes, location, and financial considerations. Buyers prioritise homes that align with their lifestyle and needs, such as the number of bedrooms, the presence of a garden or backyard, and overall space (Opoku & Muhmin, 2010). Structural features including the design and layout play a significant role in purchasing decision (Mang et al., 2020). Buyers often seek homes that offer sufficient space for their family needs and lifestyles. For instance, larger homes with multiple bedrooms and bathrooms are typically more attractive, especially to families. However, for affordable housing, these structural features often need to be balanced with cost constraints. Overbuilding in terms of space or offering high-end finishes can push the price beyond what is considered affordable for the target market.

Additionally, location is crucial with buyers favouring properties that offer good accessibility to public transportation, schools, shopping centres, and other amenities (Fierro et al., 2009). However, many affordable housing projects are built in locations that fail to meet these

preferences contributing in holding back the buyers to purchase affordable housing. Buyers typically prioritise locations that offer good accessibility to essential services and amenities. Proximity to public transportation, as it can reduce transportation cost and improve convenience. Moreover, areas with convenient community infrastructure, including parks, recreational facilities, and places of worship tend to be more appealing (Mustapa et al., 2023). Unfortunately, majority of the affordable housing developments are located in less accessible or less desirable areas, such as those far from urban centres or insufficient transportation links (Cheah et al., 2017; Kasim & Tey, 2022).

Overall, buyer preference in Malaysia's affordable housing market is influenced by the need for suitable housing attributes and convenient locations but these are often constrained by financial limitations. Addressing these challenges requires integrated policy efforts that improve housing design and location while enhancing financial accessibility for low-and-middle-income groups.

3.6.5 Poor Maintenance and Mismanagement

Affordable housing has long been a pressing issue in Malaysia with the government introducing various programmes to address the housing needs of the low-income population. However, the success of these housing programmes has been hindered by the prevalence of quality problems and maintenance challenges as evidenced by previous studies. For instance, PPR introduced by the Federal government to address squatting issues in urban areas has faced significant challenges in term of effective facility maintenance. The PPR housing scheme was not subjected to any legislations nor written agreements between residents and the government (Daud et al., 2018). This had triggered the issue on ineffective facility management after project completion.

Thus, without appropriate legislations or guidelines, the question of who should be responsible for maintaining the affordable housing generally remained unresolved. This led to poor facility maintenance and a deteriorating living environment for the residents. The primary factor of poor maintenance and mismanagement of low-cost housing schemes is inadequate funding (Daud et al., 2018). The insufficient financial resources hinder routine maintenance and necessary repairs leading to the rapid deterioration of housing conditions. Limited funding also affects the ability to hire skilled personnel and acquire quality materials resulting in substandard maintenance work.

Subsequently, the substandard construction practices during the initial building phase result in structural defects as well as rapid wear and tear. This comprises the durability and functionality of facilities increasing the frequency and cost of repairs. Poor workmanship often stems from the use of unskilled labour, low-quality materials, and insufficient supervision during construction. Moreover, the lack of proper maintenance planning impacting the sustainability of low-cost housing schemes. The absence of systematic planning leads to reactive, ad hoc maintenance approaches rather than proactive, preventive measures. This results in delayed repairs, higher long-term costs, and worsening facility conditions. Additionally, poor coordination amongst the stakeholders and a lack of clear guidelines exacerbating the issues.

One major factor contributing to mismanagement is the absence of clear, enforceable legislation or formal agreements delineating maintenance responsibilities between residents, developers and government agencies. For example, the PPR schemes designed to address urban squatting, lacks binding frameworks that assign accountability for facility management after project handover resulting in ineffective upkeep and deteriorating living conditions (Daud et al., 2018; Mat Noor, 2025). This institutional ambiguity often leads to neglect of routine maintenance accelerating the physical decline of housing stock.

Wan Mohamad et al. (2019) mentioned that inadequate management often stems from a lack of proper planning, insufficient budget allocations, and poor coordination amongst the stakeholders. Furthermore, the management of these housing areas is often left in the hands of local authorities or developers who may not have the resources or incentives to maintain the properties affectively over time. The use of low-quality construction materials in affordable housing aggravating these issues as these materials degrade faster increasing the frequency and cost of repairs. Wan Mohamad et al. (2019) argued that developers often decide for cheaper, substandard materials criteria for low-cost housing. While this approach helps lower the initial construction costs, it has long-term negative consequences on the durability and safety of the housing structures.

MHLG (2023) revealed that over 40% of affordable housing projects monitored between 2019 and 2023 reported inadequate maintenance funding as a key issue directly impact the quality and safety of the living environment. Insufficient budget allocations restrict routine repairs, delay critical infrastructure upgrades and limit the employment of qualified maintenance personnel. Consequently, many affordable housing developments suffer from recurring defects, such as leaking pipes, cracked walls, dampness and malfunctioning facilities as documented in resident surveys (Abdul-Rahman et al., 2014; MHLG, 2023).

Management responsibilities are often fragmented amongst multiple stakeholders, including local authorities, developers and residents' associations creating coordination challenges. A study by Centre for Sustainable Planning and Real Estate (SUPRE, 2024) highlights that unclear governance structures and lack of incentives for effective management contribute to neglect and mismanagement in many affordable housing projects (Saleh et al., 2024). Furthermore, limited capacity and resources at the local government level hamper sustained maintenance efforts, particularly in high-density developments.

Environmental concerns are affecting the quality of life in low-cost housing areas. There are several environmental challengers, including inadequate waste management systems, poor drainage, and the lack of green spaces. These issues are particularly problematic in densely populated low-cost housing areas where the infrastructure often fails to keep pace with the growing number of residents. For instance, majority of the low-cost housing developments struggle with improper waste disposal leading to littering and the accumulation of garbage in public spaces (Bibi et al., 2023). This not only creates unsightly and unhygienic conditions but also contributes to environmental pollution which can harm both the residents' health and local ecosystem (Olayiwola et al., 2023). In addition, poor drainage systems often lead to flooding during heavy rains where aggravating waterlogging problems and causing damage to the properties (Matsa & Mupepi, 2022).

Therefore, mismanagement and maintenance challenges in Malaysia's affordable housing sector stem from unclear responsibilities, insufficient funding, poor construction quality and fragmented governance. Empirical evidence from government reports and academic studies underscores the urgent need for clear legislative frameworks, sustainable financing mechanisms, proactive maintenance planning and enhanced stakeholder coordination to preserve the quality and liveability of affordable housing for vulnerable populations.

■4.0 CONCLUSION

This study underscores the persistent and systemic challenges facing Malaysia's affordable housing sector revisiting key issues, such as policy implementation gaps, supply-demand mismatches, pricing barriers and fragmented governance. Despite numerous government initiatives aimed at bridging affordability gaps, inefficiencies in the delivery system, lack of coordinated enforcement and unclear regulatory frameworks have limited their overall effectiveness.

A critical concern remains the mismatch between housing supply and demand where many affordable units are either located in less desirable areas or priced beyond the financial reach of the B40 and M40 income groups. This is compounded by speculative market activities, escalating construction cost and land scarcity, all of which further restrict homeownership opportunities. Additionally, poor maintenance and mismanagement of existing affordable housing schemes have led to deteriorating living conditions undermining the sustainability and long-term impact of these programmes.

Addressing these multifaceted challenges, comprehensive policy reforms are necessary, including stronger enforcement mechanisms and the promotion of strategic PPPs. Enhancing regulatory clarity, expanding affordable housing options tailored to middle-income groups and improving financial assistance programmes are essential steps. Furthermore, adopting inclusive housing policies supported by data-driven planning and sustainable development principles can significantly improve housing accessibility.

In conclusion, the implementation of a coordinated and targeted approach that faced these systematic gaps, the Malaysian government can effectively bridge housing disparities, enhance affordability and foster a more equitable and resilient housing market that meets the diverse needs of its population.

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Conflict of Interest

The authors declare that there is no conflict of interest regarding the publication of this paper.

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