PENGURUSAN PEMANTAUAN KERATAN AKHBAR MBSJ
TARIKH: 13 DISEMBER 2024 (JUMAAT)

ISU/ADUAN

BIL	AKHBAR	TAJUK	TINDAKAN JABATAN
1.	THE STAR	• PATCHY ROADWORKS MAKING PUCHONG GRIDLOCK WORSE	KEJURUTERAAN

MEDIA ELEKTRONIK (AKHBAR ONLINE / TELEVISYEN / RADIO)

BIL	AKHBAR	TAJUK
1.	THE STAR	• PATCHY ROADWORKS MAKING PUCHONG GRIDLOCK WORSE

MEDIA CETAK (AKHBAR / MAJALAH)

BIL	AKHBAR	TAJUK
1.	THE STAR	• NOTIFICATION • PATCHY ROADWORKS MAKING PUCHONG GRIDLOCK WORSE
2.	HARIAN METRO	• PEMBERITAHUAN
3.	BERITA HARIAN	• PEMBERITAHUAN

LAIN-LAIN PBT

BIL	AKHBAR	PBT	TAJUK
1.	THE STAR	MBSA MPS MPAJ DBKL	• MBSA LOCAL PLAN • MOBILE TAX COUNTERS • MPAJ MATTERS • DBKL DEMOLISHES ILLEGAL STRUCTURES IN BUKIT BINTANG • POSSIBLE TAX HIKE FOR KL NEXT YEAR

UMUM

BIL	AKHBAR	TAJUK
1.	THE STAR	• ACT AGAINST ERRANT ROAD CONTRACTORS • THE WORST FLOODS IN A DECADE • MALAYSIA'S RISING GLOBAL INFLUENCE IN URBAN DEVELOPMENT • CLIMATE ACTION IN MALAYSIAN CITIES : EMBRACING NATURE-BASED SOLUTIONS (NBS) • CRITICAL CONCERNS ABOUT THE URBAN REDELOPMENT ACT (URA)
2.	KOSMO	• TANGGUNGJAWAB BESAR PENYEDIA PERKHIDMATAN LINDUNGI HAK PENGGUNA
3.	HARIAN METRO	• 2,634 TAPAK LOKASI SAMPAH HARAM DITUTUP • KL STRIKE FORCE LAKSANA LEBIH 1,100 TINDAKAN PENGUATKUASAAN
4.	BERITA HARIAN	• PELAJARI KAEDAH JEPUN URUS BENCANA BANJIR • RM2,690 SEBUKAN UNUTK PESARA JALANI KEHIDUPAN WAJAR
5.	UTUSAN MALAYSIA	• AI BUKAN FAKTOR HILANG KERJA
6.	SINAR HARIAN	• KERAJAAN RANCANG JUAL TENAGA BOLEH DIPERBAHARUI • PERLU RM2,690 SEBULAN SELEPAS BERSARA
7.	NEW STRAITS TIMES	• ONE MUST EARN OVER RM1,700 TO HIT BASIC SAVINGS LEVEL • 6.7PC RISE SEEN IN COST OF LIVING FOR KLANG VALLEY FOLK SINCE 2022

12/12
3/12

MBSJ
GEMILANG BERSAMA

SUBANG JAYA CITY COUNCIL

LOCAL GOVERNMENT ACT 1976
NOTICE OF CONFIRMATION OF NEW VALUATION LIST
SUBANG JAYA CITY COUNCIL

NOTIFICATION

PURSUANT to section 143 of the Local Government Act 1976 [Act 171], the Subang Jaya City Council, with the approval of the State Authority, has confirmed the new Valuation List on all holdings within Subang Jaya City Council area that shall comes into operation on 1 January 2025.

The copy thereof may now be inspected during office hours at:

Subang Jaya City Council,
Valuation and Property Management Department,
Persiaran Perpaduan USJ 5,
47610 Subang Jaya,
Selangor Darul Ehsan.

Dated: 19 November 2024

[MBSJ.PPH.600-2/27/1; P.U.SEL.AM. 0160/3 JLD.3]

MAYOR
Subang Jaya City Council,
Persiaran Perpaduan USJ 5,
47610 Subang Jaya,
Selangor Darul Ehsan,
Malaysia.

THE STAR
Tarikh: 13 DEC 2024

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13/12

MBSJ

MAJLIS BANDARAYA SUBANG JAYA

AKTA KERAJAAN TEMPATAN 1976 (AKTA 171)
NOTIS MENGENAI PENGESAHAN SENARAI NILAIAN BAHARU
MAJLIS BANDARAYA SUBANG JAYA

PEMBERITAHUAN

MENURUT seksyen 143 Akta Kerajaan Tempatan 1976 [*Akta 171*], Majlis Bandaraya Subang Jaya, dengan kelulusan Pihak Berkuasa Negeri, telah mengesahkan Senarai Nilaian baharu terhadap semua pegangan di kawasan Majlis Bandaraya Subang Jaya yang akan mula berkuat kuasa pada **1 Januari 2025**.

Salinan boleh diperiksa dalam waktu pejabat di:
Majlis Bandaraya Subang Jaya,
Jabatan Penilaian Dan Pengurusan Harta,
Persiaran Perpaduan USJ 5,
47610 Subang Jaya,
Selangor Darul Ehsan.

Bertarikh : 19 November 2024
[MBSJ.PPH.600-2/27/1; P.U.SEL.AM.0160/3 JLD.3]

Datuk Bandar
Majlis Bandaraya Subang Jaya,
Persiaran Perpaduan USJ 5,
47610 Subang Jaya,
Selangor Darul Ehsan,
Malaysia.

HARIAN METRO
Tarikh: 13 DEC 2024

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MBSJ
GEMILANG BERSAMA

MAJLIS BANDARAYA SUBANG JAYA

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Persiaran Perpaduan USJ 5,
47610 Subang Jaya,
Selangor Darul Ehsan,
Malaysia.

Patchy roadworks making Puchong gridlock worse

Pothole and shoddy patchwork spotted on Jalan Puchong.

I want to highlight the traffic congestion caused by ongoing construction along Jalan Puchong in Selangor.

It affects a stretch from the intersection with Jalan Kelang Lama all the way to the army camp entrance in Bandar Kinrara.

Bad road conditions along with traffic snarls compounded by poorly designed road dividers and road signs are the norm along this route.

The problem is made worse by patchy work left by contractors on the road, after laying down utility lines and pipes.

As a Malaysian, I just want to know how the authorities can approve so many projects which are badly affecting traffic flow in the mornings and evenings.

What is the Public Works Department (JKR) doing?

Just imagine how much more additional traffic there will be on the route in the coming months (due to new developments).

I am pretty sure the traffic Level of Service (LOS) currently is about E or F.

LOS refers to traffic flow, designated by letter grades from A (free flow) to F (near gridlock).

I don't see the authorities doing anything to improve the road condition.

Please don't just keep building and neglect the public for the sake of development.

All those responsible must take pride in fixing the problem.

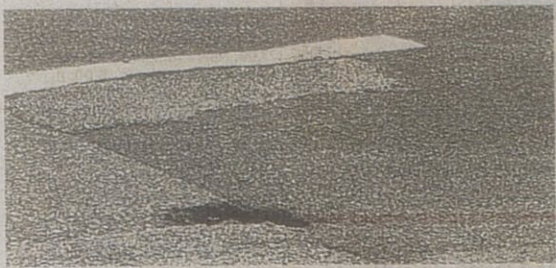
Jey

Bandar Kinrara, Puchong

THE STAR ONLINE

TARIKH: 13 DISEMBER 2024

Patchy roadworks making Puchong gridlock worse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JEY
Bandar Kinrara, Puchong

MBSA LOCAL PLAN

The draft Shah Alam City Council Local Plan 2035 (Amendment 1) is available for inspection until Jan 11, 2025, from 9am-4pm (Monday to Friday). It is displayed at MBSA Planning Department, 9th Floor, Wisma MBSA; MBSA Kota Kemuning Branch Office, Section 31 and at the Selangor State Town and Country Planning Department, 16th Floor, Bangunan Darul Ehsan. It can also be downloaded via drtmbsaP1.mbsa.gov.my

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FREE WATER

Selangor is offering 20cu metres of piped water monthly under Skim Air Darul Ehsan (SADE) for those with a household income of less than RM5,000. Applicants must be Malaysians and living in Selangor. Registration is still open until the end of the year. For details, visit www.airselangor.com

MOBILE TAX COUNTERS

Sepang Municipal Council will roll out its mobile assessment tax counters at Pasaraya Jommart Dengkil (Mondays, 5.30pm-8pm) and Dengkil night market (Tuesdays, 5.30pm-8pm) throughout January and February. For details, call 03-8706 0367.

MPAJ MATTERS

> Dog owners under Ampang Jaya Municipal Council's (MPAJ) purview can apply for or renew their pet's licence at Tasik Pandan Perdana (Dec 14) and Taman Putra community hall (Dec 28), from 10am to 4pm. For details, call 03-4285 7007/ 7235 or visit MPAJ's social media pages.

> Ampang Jaya business owners have until Dec 31 to renew their licences. They can do so at Menara MPAJ (MPAJ Gallery on Level 4, from 8am to 5pm, except weekends and public holidays) and Melawati Mall (from 10am-4pm, except weekends and public holidays). Those who did not pay their assessment taxes and compounds are not eligible for the renewal. For details, call 03-4285 7344/ 7170 or email ppu@mpaj.gov.my

> MPAJ is having a Business Licence Renewal 2025 Mini Carnival at Menara MPAJ on Dec 18 and Dec 19 from 9am-5pm. Activities include cleanliness and business talks as well as exhibitions by various agencies. For details, call 03-4285 7344/ 7170 or email ppu@mpaj.gov.my

DBKL demolishes illegal structures in Bukit Bintang

A DBKL excavator demolishing an illegal extension at Jalan Angsoka in touristic Bukit Bintang.

DBKL enforcement officers removing an illegal awning for encroaching on reserved space for roads and drains.

Story and photos by LEW GUAN XI
lewguanxi@thestar.com.my

KUALA Lumpur City Hall (DBKL) has torn down illegal extensions on several streets in Bukit Bintang following an enforcement operation yesterday.

The demolitions took place along streets such as Jalan Angsoka and Jalan Bedara.

DBKL removed illegal structures including awnings and pavements that encroached on its reserved space for roads and drains, according to Kuala Lumpur advisory board member Andre Lai, who was present during the operation.

He told *StarMetro* that the structures had been there since the Covid-19 movement control order period.

"Besides encroaching on reserved spaces, people were also loitering under the illegally built awnings, causing noise and disturbance to the nearby community," he said.

Some 103 personnel from various agencies such as DBKL, the police, Tenaga Nasional Bhd and Pengurusan Air Selangor Sdn Bhd were involved in the operation which started at 10am.

Lai said notices had also been issued to premises along Jalan Berangan – a street near Jalan Angsoka – which had violated regulations on extensions.

"They will be given around one month to remove the structures before DBKL steps in with an enforcement exercise," he said.

He suggested that DBKL come up with a guideline on building extensions, especially given that the area was a tourist hotspot.

"With a clear guideline, architects and city planners will know immediately how to plan the streets and structures so that creativity can be maintained without encroaching on reserved spaces," he pointed out.

THE STAR
Tarikh: 13 DEC 2024

Possible tax hike for KL next year

Minister: Review by DBKL needed to cover rising costs

By **BAVANI M**
bavanim@thestar.com.my

The Star EXCLUSIVE

Dr Zaliha looking at a slide on the achievements of the Federal Territories Sports Council. Beside her is Federal Territories Department director-general Datuk Noridah Abdul Rahim.

KUALA Lumpur may follow Selangor's lead in increasing assessment taxes next year.

However, any change would be implemented in phases, likely starting with industrial tax rates, according to Minister in the Prime Minister's Department (Federal Territories) Dr Zaliha Mustafa.

She said discussions on the matter began in early July, emphasising the need to revisit taxation to address rising costs and boost revenue.

"We are reviewing all types of taxes, not just assessment taxes but also quit rent, and have been collaborating with the finance departments of various agencies to study the matter comprehensively," she said.

Dr Zaliha said Kuala Lumpur City Hall (DBKL) had been running a deficit in recent years, necessitating efforts to increase revenue.

"We are conducting studies to propose suitable rates that will not burden the *rakyat*," she said.

When asked about a time line, Dr Zaliha said she couldn't yet say but emphasised that the hike was inevitable.

"Next year, if it happens, it will be done in phases.

"We cannot rely solely on the Federal Government for funding.

"For instance, road repair costs exceeded RM100mil, while the Federal Government's contribution under Marris (Malaysian Road Records Information System) is only RM36mil."

Dr Zaliha also highlighted rising costs in other areas including waste management and public housing maintenance.

"We have received requests from landfill operators to increase tipping fees due to rising costs.

"Public housing maintenance is also becoming more expensive, with lift upgrades and other needs.

"We must consider all aspects before increasing revenue, but the rates will not necessarily be uniform," she said.

She was speaking to *StarMetro* on the sidelines of a programme at DBKL headquarters yesterday to mark her first year as Minister in charge of Federal Territories.

DBKL last announced a review of assessment rates at the end of 2013 – the first in 21 years.

In June 2014, then Federal Territories minister Datuk Seri Tengku Adnan Mansor announced that the hike would be capped at 10% for residential properties and 25% for commercial premises.

Selangor government recently approved a 25% increase in assessment rates across all local councils, effective Jan 1, 2025, citing the need to update outdated property valuations and improve local government services.

The state government explained that the revaluation exercise and subsequent increase were necessary as property charges had remained unchanged for 20 to 40 years.

In Malaysia, local authorities are permitted to review and revise assessment rates every five years, as stipulated under Local Government Act 1976.

'Act against errant road contractors'

Inadequate signs, signals and markers at worksites posing danger to themselves and motorists

IN THE interest of public safety on the roads, I have to highlight the many hazards arising from roadworks in the Klang Valley.

It appears to me that most roadwork contractors have no regard for road and public safety.

This is evident from the inadequate or shoddy road signs, signals and markers placed at the worksite to warn motorists of hazards and dangers.

Sometimes these signs and signals are not put up properly, causing confusion to motorists and posing danger to other road users, especially at night.

These contractors often also take up much of the road they are working on, resulting in traffic congestion.

Their worksites are cluttered while nearby drains are clogged up with construction debris, leading to flash floods.

Potholes near the worksites are a common sight and are repaired only after many public complaints.

The question I like to ask is, why are these roadwork contractors not practising occupational safety and health (OSH) at worksites?

Or are they even aware of OSH management at their worksites?

Many a time I have seen contractors exposing themselves to great danger while working at road dividers without first placing safety cones at a safe distance.

It is high time for the relevant authority to act against these errant roadwork contractors.

Do we have to wait for more accidents, fatalities and tragedies to occur before something drastic is done to ensure that all roadwork contractors practise good OSH management?

Looking at the present state of affairs of our road upgrading or construction works, I can safely conclude that we have first-class road highway infrastructure but third-class mentality when it comes to the practice of safety and health at these worksites.

Another case in point is the frequent complaint that our road signs at federal, state, city and town roads are often obstructed by tree branches and leaves.

The problem arises because of poor maintenance by the local and other authorities who make no efforts to prune the tree branches and leaves that obstruct road signs.

I would therefore like to suggest to all local councils and other relevant authorities to undertake proper maintenance of trees and plants along our roads and highways.

The time has come for the emergence of a new era which gives emphasis to the development of a strong maintenance and safety culture.

TAN SRI LEE LAM THYE
Alliance for a Safe Community

STARMETRO MAIL

EMAIL metro@thestar.com.my
MAIL The Editor, Metro Mail, Level 3A, Menara Star, 15, Jalan 16/11, Section 16, 46350 Petaling Jaya.
Letters must carry the sender's full name, address, telephone number and signature. A pseudonym may be included. Letters may be edited for clarity, brevity and other requirements.

13/12 Star

The worst floods in a decade

To date, nearly 139,000 individuals have been displaced due to the relentless rains

By **SAMANTHA WONG**
samantha.wong@thestar.com.my

Malaysia, a nation renowned for its dewy rainforests, cultural rainbows and bustling cities, has been facing a surging challenge that threatens its people and infrastructure: Flooding. In particular, the year 2024 stood out for its unfortunate string of tragedies, witnessing an unprecedented series of floods that left a big impact on the nation's landscape and rattled citizens. While Malaysia has a history of flooding, the intensity and frequency of these events have skyrocketed anxiety surrounding safety and general readiness, pushing authorities and citizens alike to face issues surrounding preparedness and resilience.

Breaking previous records

The consequences of the floods were grievous. By the end of November 2024, nearly 139,000 individuals were reported as displaced due to the relentless rains that swept through Malaysia's northern states, shattering previous records. This figure alarmingly exceeded the approximately 118,000 people displaced during one of the worst flooding incidents in 2014, suggesting a disturbing trend of worsening conditions. Disaster officials cautioned that the number could increase further, as the torrential downpours showed no signs of receding.

Kelantan was particularly hard hit, with the state accounting for a troubling 63% of the affected population, according to the National Disaster Management Agency (NDMA). Over 39,200 individuals were evacuated in Terengganu, alongside substantial displacements recorded in seven other states. The relentless rainfall transformed towns like Pasir Puteh into inundated landscapes, where residents navigated through streets filled with hip-deep water, often struggling to reclaim what little remained of their homes and possessions.

Damage beyond property

The devastating impact of these floods goes far beyond the immediate loss of property. The displacement of thousands has forever changed the lives of families, forcing them into evacuation centres where they face not only the loss of their homes but also the emotional and psychological toll associated with such a cruel fate. The connection to their homes, their safe spaces once a source of security was washed away, leaving many to grapple with a painful sense of uncertainty about their future and well-being.

Economically, the consequences of the floods were tragic as well. Small and medium-sized enterprises (SMEs), which form the backbone of Malaysia's economy, experienced severe financial setbacks due to property damage and supply chain disruptions. The agricultural sector, vital for both livelihoods and food security, saw crops and livestock lost to rising waters, driving farmers into distress and threatening food availability across the country. The Malaysian government was obliged to allocate substantial funding for immediate relief and long-term rehabilitation efforts, placing additional strain on public finances already stretched thin by the damages left behind by the floods.

The floods have also highlighted and exacerbated existing social inequalities in Malaysia. Marginalised communities, often living in flood-prone zones due to socioeconomic constraints, are disproportionately affected. These individuals typically lack the financial resources or social networks necessary for rapid recovery, leaving them vulnerable to prolonged economic and social hardships.

Dams and warning systems

There are so many processes the relevant authorities need to stay on top of to mitigate the impact of future floods. This includes investing in proper flood mitigation infrastructure, such as dams and drainage systems. Additionally, urban planning and land-use policies must prioritise sustainable development practices that minimise environmental impact and reduce flood risks. Early warning systems can also play a crucial role in alerting communities to impending floods, allowing for timely evacuation and preparedness measures.

Furthermore, raising public awareness about flood safety and resilience is essential. Education campaigns can empower individuals and communities to take proactive steps to protect themselves and their property. This may involve elevating homes, installing flood barriers and creating emergency plans.

What other countries do

As extreme weather events intensify, flooding has emerged as a major global challenge. To mitigate the risks and protect communities, innovative solutions are being implemented worldwide. The World Economic Forum lists some interesting methods employed by several countries.

One such solution can be found in the Netherlands, where architects have designed floating homes that rise with the water level, minimising damage. These sustainable dwellings, equipped with solar panels and efficient heating systems, offer comfort and resilience in flood-prone areas.

Another innovative approach is evident in Vienna, where a parallel channel was constructed to divert excess water from the Danube River during floods. This ingenious engineering feat safeguards the city and its inhabitants from the devastating impacts of river overflow.

China's Sponge City concept is a nature-inspired urban design approach that involves creating environments capable of absorbing and retaining rainwater. By incorporating green spaces, permeable pavements and water bodies, cities can become more resilient to extreme weather events.

In Denmark, a rainwater management system known as a Green Climate Screen is designed to handle water runoff from neighbouring buildings using natural processes. Rainwater is directed from the gutter to the top of the screen, where it is distributed across the structure and absorbed by mineral wool behind willow panels. Most of the water can then evaporate and any excess water is directed into a planter beneath the screen or diverted to other green areas nearby during heavy rainfall. In times of very heavy rainfall, water is redirected to areas designed to hold large volumes of water, helping mitigate flood risks.

Advanced technologies like artificial intelligence (AI) and satellite imagery are revolutionising flood forecasting. By analysing vast amounts of data, these tools can predict flood events with greater accuracy, allowing communities to take timely preventive measures.

As the world grapples with the increasing frequency and severity of floods, these innovative solutions offer hope for a more resilient future. By combining technological advancements with nature-based approaches, we can mitigate the risks and protect our communities from the devastating impacts of flooding.

However, addressing the root causes of the problem requires a global effort to combat climate change. Reducing greenhouse gas emissions and transitioning to renewable energy sources are crucial steps in mitigating the intensity and frequency of extreme weather events. International cooperation is vital in sharing knowledge, technology and resources to build climate resilience.

The floods this year serve as a stark reminder of the increasing vulnerability of the nation to climate change-induced disasters. While the immediate focus is on relief and rehabilitation, long-term solutions must be implemented to ensure the country's resilience in the face of future challenges. By investing in infrastructure, promoting sustainable practices and raising public awareness, Malaysia can strive to build a more resilient and flood-resistant future.

THE STAR

Tarikh: 13 DEC 2024

Malaysia's rising global influence in urban development

13/12 Star

Contributed by NGA KOR MING

Malaysia's economy is back on a strong growth trajectory, marking a new chapter of prosperity and growth under the Madani governance. With a 5.2% expansion in the first nine months of the year, the nation has exceeded expectations, reinforcing its position as a dynamic player in Southeast Asia. This momentum has earned rating upgrades from leading global institutions like JP Morgan, Goldman Sachs and Nomura, signalling growing confidence in our nation's economic prospects. As the country continues to navigate the complexities of geopolitical uncertainties, its economic momentum is opening doors to new opportunities, particularly in key sectors like property development, infrastructure and urban planning.

The symbiotic relationship between economic health and property development has never been more apparent. Strategic measures such as increasing civil servant salaries and minimum wages have injected more disposable income into households. This, in turn, has driven demand for housing and spurred growth across related sectors like property development and interior design. Apart from residential properties, the Ministry of Housing and Local Government through PlanMalaysia also introduced the Planning Guideline for Data Centre earlier this year as part of the country's ambition to become the Artificial Intelligence (AI) regional hub. This move is set to further attract substantial foreign direct investment (FDI), driving economic growth while revitalising the construction and property sectors.

Strengthening positive momentum

At the start of the year, the ministry set an ambitious target for property transactions to exceed RM100bil in total value. However, we managed to surpass this goal within the first six months of the year, signalling a strong market confidence. According to the National Property Information Centre (Napic), property transactions in the first half of 2024 surged by 8% to 198,906 units, with a corresponding 23.8% increase in value to RM105.65bil compared to the same period in 2023. Meanwhile, unsold residential properties declined significantly, standing at 22,642 units valued at RM14.24bil, down from 25,816 units worth RM17.68bil in 2H2023.

Our commitment to tackling the property overhang and delivering affordable housing has been equally remarkable. Since December 2022, 862 private housing projects encompassing 102,808 residential units have been completed, contributing RM85.82bil in gross development value (GDV). Under the 12th Malaysia Plan, we are well on track to achieving our target of 500,000 affordable housing units by the end of 2025, with 89% of the houses already completed and approved.

Looking ahead to 2025, we aim to sustain this momentum with targeted policies to boost first-time house ownership. These include an additional RM10bil allocation for the Housing Credit Guarantee Scheme (SJKP) and individual income tax relief of up to RM10,000 annually on housing loan interest payments. These initiatives, targeted at first-time homebuyers, would ensure broader accessibility to homeownership.

Revitalising dilapidated urban areas

Meanwhile, we are on a mission to breathe new lives into old dilapidated areas by tabling the proposed Urban Renewal Act in 2025. The proposed legislation aims to reduce the required consent for redeveloping dilapidated buildings from the current 100%. It suggests lowering the approval threshold to 80% for properties less than 30 years old, 75% for properties over 30 years old and 51% for properties that are deemed unsafe or abandoned.

Through this proposed act, we aim to replicate and facilitate more urban renewal success stories, such as the rejuvenation of the Zhongshan Building and Rex Cinema in Kuala Lumpur as well as heritage conversions in Georgetown, Penang. In these cases, heritage buildings blend seamlessly with modern establishments, creating a vibrant urban landscape while preserving our cultural heritage. It is important to note that the proposed act prioritises the protection of property owners' rights while enabling fair negotiations for redevelopment, supported by a governmental mediator to resolve any arising disputes.

Nga Kor Ming
Minister of Housing and Local Government

Malaysia paving the way for global leadership

As Malaysia assumes the Asean Chairmanship in 2025, the Ministry of Housing and Local Government is set to host prominent events such as the Asean Property Summit 2025 and the Asia-Pacific Conference on Housing and Urban Development (APMCHUD). Earlier this year, we made history by integrating Archidex with the Asean-China Ministerial Roundtable on Construction and Housing, where we successfully attracted over 40,000 visitors from 15 countries and achieved RM1bil in sales transactions. We are also set to host the Asean Sustainable Urbanisation Forum, the Asean Mayors Forum, and the 8th Asean Smart Cities Network Annual Meeting.

In addition, Malaysia is bidding for the UN Habitat Assembly Presidency for 2026-2029, aiming to strengthen its global influence on sustainable development. Notably, Malaysia has achieved 43% of the SDG indicators, far surpassing the global average of 17%. Earlier this month, our capital, Kuala Lumpur, was also chosen by UN-Habitat to host a digital platform that will assist countries in the Asia-Pacific Region with their progress in implementing the New Urban Agenda. These efforts highlight Malaysia's commitment to leading by example, particularly through i affordable housing initiatives an the rebranding of the People's Residency Program, which integrates green building features.

As we embark on the ne chapter to elevate Malaysi status on the internationa stage, I urge all stakehold to embrace a whole-of-nation approach, whicl I call the 4P Model – People-Public-Privat Partnership. By coming together and working collaboratively, w can ensure that one and no plac is left behind as pursue sustainal development ami rapid urbanisatior Together, let us ste into this new era, unlocking Malaysia's potential to lead and inspire on the global stage.

THE STAR
Tarikh: 13 DEC 2024

star 13/12.

Climate action in Malaysian cities: Embracing Nature-Based Solutions (NBS)

Contributed by **DATIN NORAIDA SALUDIN**

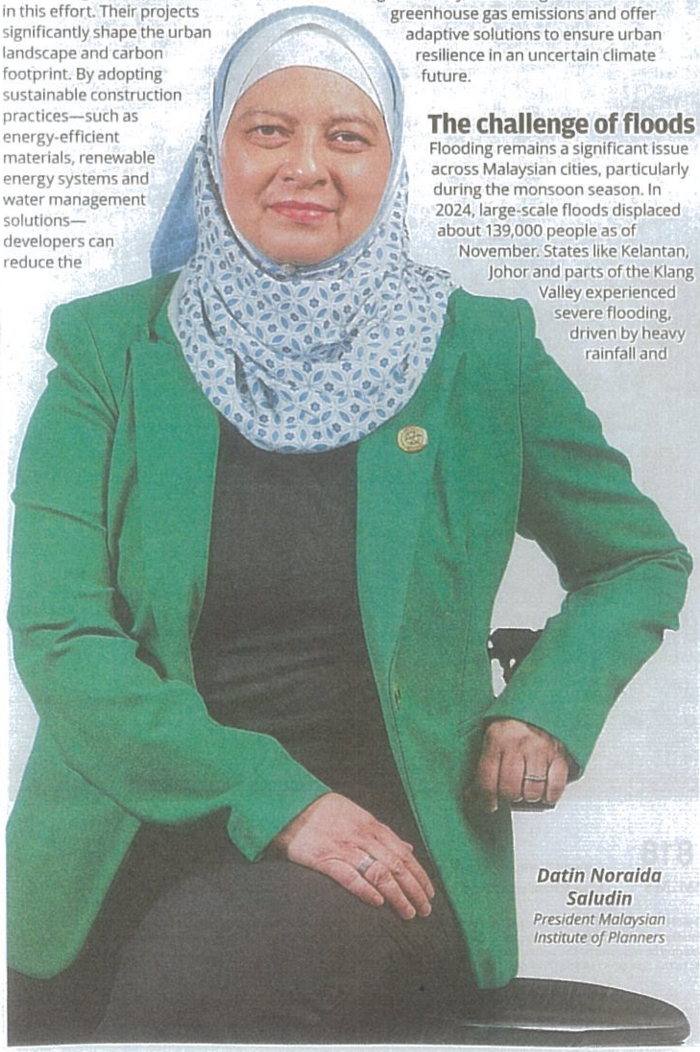
As Malaysia faces increasing climate risks, cities are at the forefront of both vulnerability and solutions. With rising flood occurrences, sea-level increases, extreme weather events and heatwaves threatening urban areas, robust climate change mitigation and adaptation strategies are more crucial than ever.

Urban development plays a vital role in addressing climate challenges. Key areas of focus include sustainable infrastructure, energy-efficient buildings and green spaces that act as carbon sinks. Cities like Kuala Lumpur and George Town are adopting green urban planning practices to reduce emissions and improve resilience against flooding and extreme heat.

Housing developers are essential in this effort. Their projects significantly shape the urban landscape and carbon footprint. By adopting sustainable construction practices—such as energy-efficient materials, renewable energy systems and water management solutions—developers can reduce the environmental impact of new buildings and strengthen community resilience against climate impacts.

Although national policies support climate-conscious urban design, more targeted and enforceable guidelines for developers are needed. Government initiatives that integrate Nature-Based Solutions (NBS) into infrastructure projects—particularly in drainage, landscaping and low-carbon developments—are helping Malaysia promote sustainable development. NBS protect, manage and restore ecosystems to address societal challenges, benefiting both people and nature simultaneously.

For cities to effectively combat climate change, collaboration among urban planners, engineers, landscape architects, developers and government agencies is crucial. Together, they must design cities that reduce greenhouse gas emissions and offer adaptive solutions to ensure urban resilience in an uncertain climate future.



Datin Noraida Saludin
President Malaysian Institute of Planners

The challenge of floods

Flooding remains a significant issue across Malaysian cities, particularly during the monsoon season. In 2024, large-scale floods displaced about 139,000 people as of November. States like Kelantan, Johor and parts of the Klang Valley experienced severe flooding, driven by heavy rainfall and poor drainage systems. Rivers like Sungai Golok in Rantau Panjang reached dangerous levels, highlighting the importance of urban development in mitigating flood risks.

Flooding damages infrastructure, displaces families and disrupts daily life, costing billions annually. Cities experiencing rapid urbanisation often struggle to manage stormwater, leading to overwhelmed drainage systems. In response, sustainable urban planning and climate adaptation strategies are needed. Effective flood management should integrate green infrastructure—such as permeable surfaces, urban wetlands and stormwater systems—into housing and commercial projects.

Urban developers must prioritise flood resilience by adopting eco-friendly building practices and reducing runoff risks. Additionally, developers should focus on constructing homes in areas with low flood risk and retrofitting existing developments with flood-prevention technologies. These combined efforts from urban planners, engineers, landscape architects, local governments and developers are key to addressing the growing flood threat and fostering climate resilience across Malaysian cities.

NBS in flood resilience

To address flooding, Malaysian cities should incorporate Nature-Based Solutions (NBS) that use natural environments and ecosystems to mitigate and adapt to climate impacts. Integrating NBS alongside conventional infrastructure improvements can create more resilient and sustainable urban environments.

- **Flood-resilient urban design:** NBS, such as urban green spaces, rain gardens and green roofs, absorb rainwater and reduce surface runoff, preventing drainage system overloads during heavy rains. Cities need to adopt these green solutions to manage stormwater and reduce flash flooding risks. Green infrastructure also improves air quality, reduces the urban heat island effect and enhances biodiversity.

Urban wetlands and riparian buffers along rivers act as natural sponges, soaking up excess water and reducing storm surge impacts. These areas also support wildlife habitats and can be integrated into urban parks, providing recreational spaces for communities. Forest conservation in urban fringe areas also minimises flood risks by stabilising soil and preventing erosion.

- **Enhancing drainage systems:** While upgrading traditional drainage infrastructure is necessary, incorporating nature-based flood management techniques enhances its effectiveness. Permeable pavements and bioswales (shallow, vegetated channels) allow rainwater to filter through the ground, reducing runoff and replenishing groundwater reserves. By replacing impervious surfaces like asphalt with these green alternatives, cities can reduce flood risks while promoting environmental sustainability.

The concept of Sponge Cities, popular in China, exemplifies how NBS, such as rainwater harvesting and urban wetlands, can help cities absorb rainwater instead of letting it run off. Adopting this approach in Malaysia can address the challenges of increasing rainfall due to climate change while relieving pressure on existing drainage systems.

- **Climate-resilient urban planning:** Climate change is making flooding more frequent and severe, requiring urban planning to consider future climate projections. Nature-based adaptation strategies can help cities better cope with these events. Urban landscapes like mangrove restoration, coastal wetlands and dunes can buffer urban areas from rising sea levels and storm surges.

Urban forestry also offers benefits, such as reducing flash floods by intercepting rainwater before it hits the ground. Planting trees provides shade, mitigates the urban heat island effect and slows rainfall capture through their branches and leaves.

- **Retrofitting existing infrastructure:** For cities already at risk of flooding, retrofitting existing infrastructure with NBS can reduce flood risks. Adding green roofs, rainwater harvesting systems and vegetated swales to older buildings and infrastructure helps manage stormwater. In high-risk areas, urban wetlands or water-sensitive urban designs improve flood management and urban resilience.

Community-driven initiatives, such as community gardens, rainwater harvesting projects and local flood management efforts, also play a vital role. These participatory approaches engage local residents in enhancing city resilience and fostering a sense of ownership and responsibility for their environment.

- **Collaborative efforts for implementing NBS:** Fully implementing NBS requires collaboration between urban planners, developers, local governments and communities. Policies should incentivise integrating NBS into development projects through regulatory frameworks. Developers can adopt sustainable building practices, like green buildings and low-impact development techniques, which incorporate natural flood management solutions.

Public education campaigns are also crucial in raising awareness about the benefits of NBS for flood management. Collaboration between local authorities, the private sector and citizens creates a collective commitment to addressing flooding and climate change, building more resilient urban spaces.

Integrating nature-based solutions into urban planning offers an effective and sustainable approach to combat flooding and climate change in Malaysia. Enhancing green infrastructure, improving drainage systems with NBS and retrofitting existing urban areas can create cities that are resilient, sustainable and livable for future generations. As cities continue to grow, adopting NBS will be key to reducing flood risks and building urban environments that protect people and the planet alike.

THE STAR
Tarikh: 13 DEC 2024

13/12

Critical concerns about the Urban Redevelopment Act (URA)

Contributed by DATUK CHANG KIM LOONG

With reference to StarMetro's report titled High-rise Living That Comes with Towering Costs, published on Monday, Dec 2, 2024, the article underscores a critical warning for future redevelopment projects under the proposed Urban Redevelopment Act (URA).

While the government's intent to revitalise ageing urban areas is commendable, the case of 1Razak Mansion vividly illustrates the often devastating consequences of poor planning, inadequate financial safeguards and the neglect of residents' long-term welfare. Without stringent measures and well-thought-out provisions, the URA risks turning noble redevelopment initiatives into sources of social and financial distress, exacerbating inequality rather than addressing it.

Unrealistic consent thresholds

The proposed consent thresholds of 80% for buildings under 30 years and 75% for those over 30 years might seem pragmatic at first glance. However, such thresholds can place undue pressure on communities to consent to redevelopment without fully understanding its long-term implications. The allure of modern amenities, sleek designs, and improved facilities often masks the financial burdens that inevitably follow these projects.

Genuine consent requires more than just a majority vote—it demands that residents fully grasp the financial obligations tied to redevelopment. Current proposals fail to provide clear mechanisms for educating residents about potential costs, including maintenance fees, sinking funds, and future repair expenses. Without such disclosures, the decision-making process is skewed and residents may unknowingly agree to commitments they cannot afford.

A poor fit for vulnerable groups

High-rise living, with its inherent costs, is not suitable for everyone. Retirees on fixed incomes and low-income households are especially vulnerable. Transitioning from low-cost housing to high-maintenance condominiums can destabilize their financial stability, pushing them into unsustainable living conditions. The URA must recognise this disparity and implement measures to protect these groups.

The financial challenges faced by 1Razak Mansion residents, including RM1.4mil in unpaid electricity bills and escalating maintenance costs, should serve as a cautionary tale. These issues are not isolated incidents; they are symptomatic of a broader failure to address the financial realities of high-rise living.

Mandatory financial safeguards essential

Developers must be required to establish robust financial safeguards. This includes setting up contingency funds to cover unforeseen expenses and providing financial support for at least the first decade post-redevelopment. Such measures would cushion residents against sudden financial shocks and ensure smoother transitions.

Redevelopment projects must include detailed financial projections that extend at least 15 years into the future. These projections should be reviewed and validated by independent bodies to ensure affordability for all income levels. Transparency in this regard is non-negotiable if redevelopment is to gain the trust of residents and avoid replicating past failures.

Governance failures and handover delays

The case of 1Razak Mansion highlights significant governance failures, particularly the two-year delay in transferring the property to its Management Corporation (MC). This delay was more than an administrative hiccup; it left residents without the necessary tools to address operational challenges, including maintenance and repairs, during the critical Defect Liability Period.

The URA must impose strict statutory timelines for developers to transfer management responsibilities to Joint Management Bodies (JMBs) or MCs. Penalties for non-compliance should be significant enough to deter delays. Residents should not bear the brunt of developer inefficiencies, which often result in prolonged periods of financial and operational instability.

Residents must be adequately prepared to manage high-rise developments. This includes training programs and oversight mechanisms to ensure JMBs and MCs are equipped to handle their responsibilities. Without this, management failures are inevitable, leading to a cycle of disrepair, financial mismanagement, and resident dissatisfaction.

Socioeconomic disparities and potential displacement

One of the most concerning aspects of the URA is its potential to deepen socioeconomic divides. Redevelopment, while offering modern living conditions, often comes at the cost of displacing low-income residents. The transformation of affordable housing into high-end developments can render original residents unable to afford their own homes.

The URA must mandate targeted subsidies or tiered maintenance fees for retirees and low-income households. These groups cannot be expected to shoulder the financial burden of redevelopment, particularly when their incomes remain stagnant.

Redevelopment must ensure that a portion of units remains genuinely affordable. This includes implementing safeguards against speculative pricing and gentrification, which can erode the affordability of the area over time. The government must prioritize inclusivity to ensure that redevelopment benefits all segments of society.

A more holistic approach needed

Redevelopment is not merely about erecting modern structures; it must encompass a broader vision of sustainability, accessibility, and community well-being. The URA must commit to:

- **Sustainable designs:** New developments should prioritize energy efficiency, durable infrastructure, and cost-effective maintenance systems. Superficial upgrades and greenwashed features that fail to address long-term sustainability are counterproductive and irresponsible.
- **Integrated urban planning:** Redevelopment must include provisions for green spaces, efficient public transit systems, and amenities tailored o the needs of an ageing population. These elements are essential to creating vibrant, livable communities rather than soulless urban landscapes.
- **Continuous monitoring and accountability:** The success of redevelopment efforts hinges on continuous oversight. Developers must be held accountable for the long-term viability of their projects, with mechanisms in place to address any shortcomings. This includes ongoing audits, resident feedback systems, and penalties for non-complian

Redevelopment without responsibility is reckless

The case of 1Razak Mansion serves as a grim reminder of what can go wrong whe redevelopment is pursued without adequ planning, safeguards, and accountability. proposed Urban Redevelopment Act mus learn from these mistakes and prioritize t long-term welfare of residents over short-term gains.

Without stronger protections, comprehensive financial planning, and inclusive policies, the URA risks becoming tool for perpetuating inequality and hards Redevelopment should be a symbol of progress—a means of uplifting communit and enhancing qualit life. The governm must act decisi to ensure tha this vision is realized, delivering meaningf change rather th empty promises

Datuk Chang Kim Loong
Honorary secretary-general
National House Buyers Association (HBA

2,634 tapak lokasi sampah haram ditutup

13/12
HM

Kuala Lumpur: Sebanyak 2,634 tapak lokasi sampah haram ditutup sepanjang tahun ini membabitkan anggaran kos pembersihan RM412,000 dengan jumlah sisa yang dibersihkan sebanyak 1,500 tan.

Timbalan Menteri Perumahan dan Kerajaan Tempatan, Datuk Aiman Athirah Sabu berkata, dari segi pendakwaan, sebanyak 28 kes di mahkamah disabitkan kesalahan dengan jumlah denda sebanyak RM490,000.

Selain itu, katanya, sebanyak 4,134 intipan dilaksanakan Penguatkuasa Perbadanan Pengurusan Sisa Pepejal dan Pembersihan Awam (SWCorp) sepanjang 2024.

"Kementerian Perumahan dan Kerajaan Tempatan (KPKT) melalui SWCorp dipertanggungjawabkan untuk membasmi lokasi dan aktiviti pembuangan sampah secara haram di tujuh negeri yang menerima pakai Akta Pengurusan Sisa Pepejal dan Pembersihan Awam 2007 (Akta 672).

"Ia adalah di Johor, Melaka, Negeri Sembilan, Pahang, Kedah, Perlis serta Wilayah Persekutuan Kuala Lumpur dan juga Putrajaya.

"SWCorp membuat serbuan dan tangkapan di lokasi *hotspot* yang sering menjadi tumpuan pihak tidak bertanggungjawab membuang sisa pepejal di lokasi yang tidak dibenarkan dan tidak mempunyai lesen di bawah Akta 672 iaitu Seksyen 71(1) dan Seksyen 14(1)," katanya sewaktu pertanyaan menteri di Dewan Rakyat, semalam.

Beliau berkata demikian ketika menjawab pertanyaan ***Ahli Parlimen Tanjong Karang, Datuk Dr Zulkafperi Hanapi*** yang meminta laporan program penutupan *hotspot* sampah haram bagi tahun 2024 melalui usaha kerjasama SWCorp.

Mengulas lanjut, Aiman Athirah berkata, SWCorp akan terus mempergiatkan usaha ke arah membasmi lokasi tapak sampah haram khususnya membabitkan tujuh negeri berkenaan.

Dalam pada itu, Aiman Athirah juga menyatakan kebanyakan pemilik tanah akan mengatakan mereka tidak memberi izin untuk membenarkan pembuangan sampah secara haram di kawasan milik mereka.

HARIAN METRO
Tarikh: 13 DEC 2024

KL Strike Force laksana lebih 1,100 tindakan penguatkuasaan

Kuala Lumpur: Pasukan KL Strike Force sudah melaksanakan lebih 1,100 tindakan penguatkuasaan sejak penubuhannya pada Mei lalu.

Menteri di Jabatan Perdana Menteri (Wilayah Persekutuan) Dr Zaliha Mustafa berkata, tindakan penguatkuasaan mendapat kerjasama pelbagai agensi termasuk Jabatan Imigresen Malaysia (JIM), Polis Diraja Malaysia (PDRM), Jabatan Kastam Diraja Malaysia (JKDM), Kementerian Kesihatan (KKM), Majlis Keselamatan Negara (MKN), Jabatan Kebajikan Masyarakat (JKM), Kementerian Perdagangan Dalam Negeri dan Kos Sara Hidup (KPDN) dan Agensi Antidadah Kebangsaan (AADK).

Menurutnya, ia juga membabitkan lebih 2,200 tangkapan dilakukan dalam tindakan penguatkuasaan itu.

Katanya, tanggungjawab menjadikan ibu negara sebagai sebuah bandar yang selamat adalah menjadi keutamaannya.

"Sebab itu, dalam Parlimen baru-baru ini saya sebut 'jangan macam-macam di Kuala Lumpur'.

"Aktiviti seperti persundalan, perniagaan tanpa permit, struktur haram tidak sepatutnya ada dan ia tidak boleh mendapat tempat di sini," katanya ketika berucap di majlis setahun bersama pentadbirannya di Auditorium Dewan Bandaraya Kuala Lumpur (DBKL) di sini, semalam.

Dalam memperkasakan lagi tindakan penguatkuasaan, Dr Zaliha meminta supaya DBKL dan semua agensi KL Strike Force untuk bertindak lebih proaktif berbanding bersifat responsif atau reaktif hanya kepada aduan semata-mata.

"Tempat yang sudah diambil tindakan perlu diberi nafas baru atau dihidupkan semula dengan kadar yang segera.

"Jika tiada perancangan, boleh pertimbangkan untuk menjadikan kawasan itu sebagai kawasan hijau atau kawasan lapang," katanya.

Dalam pada itu, Dr Zaliha berkata, sebanyak 14 projek pemantauan dan penyelenggaraan *hotspot* dan cerun dilaksanakan sepanjang tahun ini.

Beliau berkata, potensi untuk meneroka konsep inovatif seperti *Sponge City* atau *on-site stormwater detention* (OSD) atau kolam takungan bawah tanah bagi memastikan bandar raya ini terus mampan dan tidak lagi dibelenggu dengan isu banjir kilat.

"Isu banjir kilat juga sentiasa menjadi bualan rakyat di sini. Namun begitu, saya perlu beri pujian juga kepada DBKL dan pasukan yang bertindak segera apabila berlakunya banjir kilat pada 15 Oktober baru-baru ini.

"Saya faham, ada perkara yang di luar kawalan kita seperti perubahan iklim tetapi saya berpandangan perlu untuk kita meneroka usaha ini (konsep inovatif seperti *Sponge City* atau OSD)," katanya.

13/12 HM

Pelajari kaedah Jepun urus bencana banjir

Nur Syakilah Tanis,
Universiti Pendidikan Sultan Idris

Negara kita sekali lagi diuji dengan bencana alam apabila banjir melanda beberapa negeri di Semenanjung terutama Kedah, Kelantan dan Terengganu.

Banjir bukan sahaja menyebabkan kehilangan tempat tinggal, malah menjejaskan ekonomi negara. Banyak kawasan pertanian dan perniagaan rosak, manakala infrastruktur seperti jalan raya, sekolah dan pusat perubatan tidak dapat berfungsi sepenuhnya.

Sehubungan dengan itu, bencana banjir baru-baru ini memberi peringatan serius kepada kita betapa pentingnya keperluan mendesak merangka strategi pengurusan bencana lebih proaktif bagi mengurangkan kerugian besar pada masa hadapan.

Terdapat beberapa kaedah digunakan negara maju seperti Jepun boleh dicontohi dalam usaha menangani banjir dan isu yang serupa.

Jepun adalah salah satu negara terkenal dengan keupayaannya menguruskan bencana alam, termasuk banjir. Mereka membangunkan pelbagai teknologi dan sistem pengurusan bencana sangat maju dan berkesan.

Salah satu keutamaan Jepun dalam pengurusan banjir adalah pembinaan infrastruktur kawalan air canggih. Mereka membangunkan sistem saliran sangat efisien untuk mengurangkan risiko banjir dikenali sebagai *Metropolitan Area Outer Underground Discharge Channel* (MAOUDC) di Tokyo.

Ia sebuah sistem terowong bawah tanah berfungsi sebagai saliran air utama. Terowong ini mampu menampung berjuta-juta liter air ketika hujan lebat atau banjir besar, mengelakkan limpahan air sungai ke kawasan bandar.

Integrasi teknologi moden sistem amaran

Jepun juga mengintegrasikan teknologi tinggi dalam sistem amaran dan ramalan cuaca tepat melalui penggunaan data meteorologi, hidrologi dan radar canggih.

Jepun mempunyai rangkaian setelit dan radar memantau cuaca secara berterusan. Jika hujan lebat atau taufan dijangka berlaku, amaran bencana dikeluarkan dengan segera. Bukan itu sahaja, mereka juga menggunakan pengesan di sepanjang sungai untuk memantau paras air dan aliran sungai secara masa nyata.

Selain itu, di Jepun, pembangunan bandar dirancang dengan mengambil kira risiko bencana. Zon rendah berisiko banjir tidak digunakan sebagai kawasan perumahan atau perniagaan utama, sebaliknya dijadikan ruang hijau atau kolam takungan air sementara.

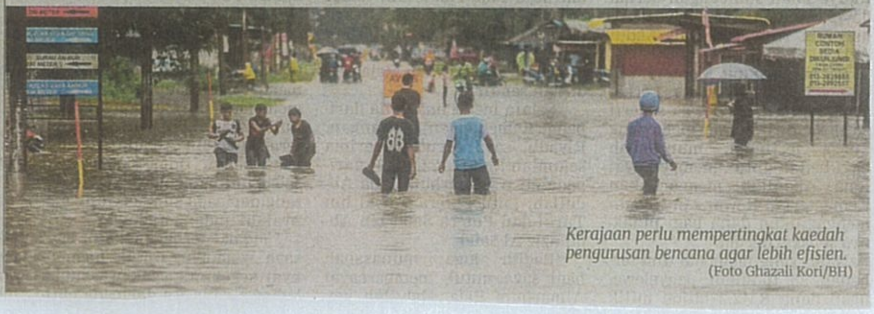
Malaysia perlu mengubah pendekatan perancangan bandar dengan memastikan pembangunan hanya dilakukan di kawasan selamat. Kawasan berisiko tinggi seharusnya dijadikan zon takungan air untuk mengurangkan impak banjir.

Inisiatif penting lain dilaksanakan Jepun adalah memberikan pendidikan dan latihan kepada masyarakat untuk menghadapi bencana. Simulasi banjir dan gempa bumi diadakan secara berkala, membolehkan penduduk memahami tindakan perlu diambil ketika kecemasan.

Keberkesanan pendekatan Jepun juga diperkukuh dengan kerjasama antara agensi kerajaan, institusi penyelidikan dan sektor swasta, menghasilkan penyelesaian inovatif bagi setiap peringkat pengurusan bencana.

Walaupun Malaysia mempunyai cabaran tersendiri menghadapi banjir, banyak aspek boleh dipelajari dan dicontohi melalui strategi dilaksanakan di negara maju seperti Jepun.

Langkah ini bukan sahaja akan melindungi nyawa dan harta benda tetapi juga memastikan pembangunan negara dapat terus berjalan tanpa gangguan besar akibat bencana alam.



Kerajaan perlu mempertingkat kaedah pengurusan bencana agar lebih efisien.
(Foto Ghazali Kori/BH)

BERITA HARIAN
Tarikh 13 DEC 2024

RM2,690 sebulan untuk pesara jalani kehidupan wajar

Data KWSP menunjukkan anggaran belanjawan penghuni Lembah Klang lebih tinggi

3/12 BH

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Kuala Lumpur: Pesara di Malaysia memerlukan antara RM2,690 hingga RM3,390 sebulan, khususnya di Lembah Klang bagi memastikan mereka mampu menjalani kehidupan yang munasabah atau wajar selepas bersara.

Anggaran belanjawan pesara itu dikeluarkan menerusi Panduan Belanjawanku 2024/2025 yang dilancarkan Kumpulan Wang Simpanan Pekerja (KWSP), semalam.

Hasil kajian yang dibangunkan sejak 2019 antara KWSP dengan Pusat Kajian Kesejahteraan Sosial (SWRC) Universiti Malaya itu mendapati, anggaran belanjawan bulanan minimum bagi warga emas yang tinggal bersama pasangan masing-masing di Lembah Klang adalah RM3,390, manakala individu bujang memerlukan RM2,690 sebulan.

Ia lebih tinggi berbanding anggaran RM2,520 hingga RM3,210 sebulan sebelum ini.

Ketua Pegawai Eksekutif (CEO) KWSP, Ahmad Zulqarnain Onn, berkata panduan berkenaan boleh membantu rakyat Malaysia merancang kewangan dengan lebih baik, khususnya dalam menghadapi kos sara hidup yang semakin meningkat.

Pada awalnya, Panduan Belanjawanku tertumpu di Lembah Klang namun kini diperluaskan ke 11 bandar utama lain di seluruh negara.

Ahmad Zulqarnain Onn

"Dengan menyediakan gambaran jelas mengenai keperluan perbelanjaan bulanan, kami berusaha membimbing ahli KWSP untuk mencapai persaraan yang bermakna.

"Ini termasuk memperkenalkan penanda aras simpanan baharu selaras dengan perubahan sosioekonomi," katanya dalam satu kenyataan.

Bulan lalu, Jabatan Perangkaan Malaysia (DOSM) mengeluarkan mekanisme pengiraan Perbelanjaan Asas Kehidupan Wajar (PAKW) dengan isi rumah di lima kawasan di Lembah Klang antara yang memerlukan perbelanjaan asas bulanan tertinggi di negara ini bagi menyara sekurang-kurangnya empat orang.

Petaling, Gombak, Klang, Putrajaya dan Kuala Lumpur dikesan memerlukan antara RM5,188 hingga RM6,490 sebulan.

Merapati kadar itu, beberapa bandar utama seperti Johor Bahru, Seremban, Kuantan dan Kuching yang turut merekodkan kadar PAKW bulanan yang tinggi, termasuk ada antaranya melebihi RM6,000 sebulan.

Panduan simpanan

Sementara itu, menerusi Rangka Kerja Kecukupan Pendapatan Persaraan (RIA) yang bakal diperkenalkan KWSP pada Januari 2026, ia memberi panduan simpanan tiga peringkat - Simpanan Asas, Simpanan Mencukupi, dan Simpanan Dipertingkat - bagi memastikan ahli memahami keperluan simpanan mereka berdasarkan gaya hidup dan aspirasi persaraan masing-masing.

RIA menetapkan Simpanan Mencukupi pada 240 kali ganda Pendapatan Persaraan Mencukupi yang dianggarkan RM650,000, manakala Simpanan Asas pada 60 peratus jumlah itu iaitu RM390,000.

Bagi mereka yang ingin persaraan lebih selesa, Simpanan Dipertingkat disasarkan pada 200 peratus jumlah Simpanan Mencukupi (RM1.3 juta).

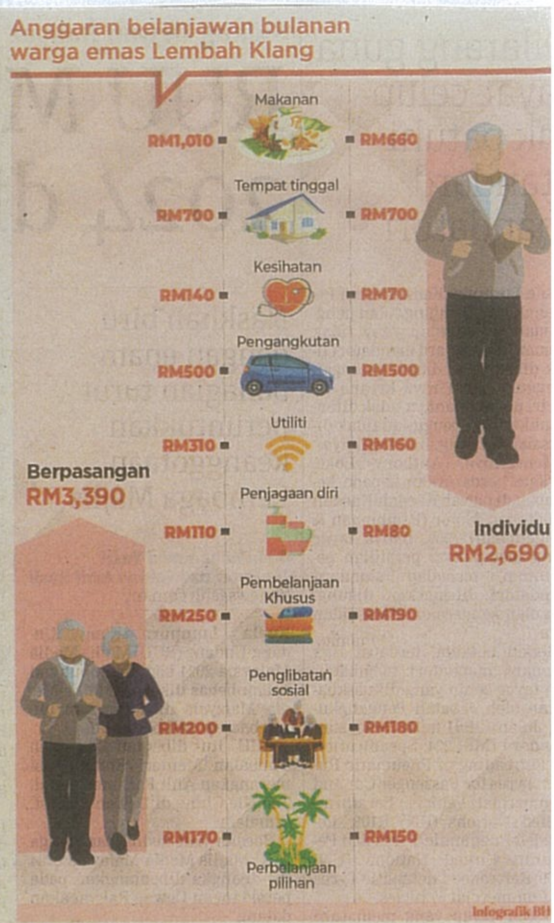
Ahli juga digalakkan menggunakan simpanan KWSP sebagai sumber pendapatan bulanan sepanjang tempoh persaraan selama 20 tahun selaras dengan purata jangka hayat rakyat Malaysia.

Sebagai contoh, Simpanan Mencukupi membolehkan pengeluaran bermula pada RM2,708 sebulan dan meningkat kepada RM7,389 menjelang tahun ke-20.

Setakat Oktober lalu, hanya 36 peratus ahli aktif formal KWSP telah mencapai tahap Simpanan Asas, yang kini disandarkan pada RM240,000 pada umur 55 tahun. Penanda aras baharu ini dijangka meningkatkan jumla simpanan seiring dengan p ningkatan kos sara hidup.

KWSP turut merancang m laksanakan peralihan secar berperingkat dengan menail kan Simpanan Asas kepad RM290,000 pada 1 Januari 202 RM340,000 pada 1 Januari 202 dan RM390,000 menjelang 1 J nuari 2028.

Bagi mereka yang ingi mendapatkan maklumat la jut, Panduan Belanjawank 2024/2025 boleh dimuat turu secara percuma melalui lama web KWSP, manakala aplik si mudah alih turut tersedia Apple App Store, Google Pla dan Huawei App Gallery.



Infografik BH

BERITA HARIAN
Tarikh 13 DEC 2024

AI bukan faktor hilang kerja

Oleh MOHAMAD HAFIZ YUSOFF BAKRI
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um 13/12

ANWAR Ibrahim bersama Menteri Digital, Gobind Singh Deo melawat reruai selepas Majlis Peluncuran Pejabat AI Kebangsaan di MITEC, Kuala Lumpur semalam. – UTUSAN/SADDAM YUSOFF

KUALA LUMPUR: Penggunaan teknologi kecerdasan buatan (AI) di negara ini bukan faktor kepada kehilangan banyak pekerjaan.

Justeru, Perdana Menteri, Datuk Seri Anwar Ibrahim menggesa rakyat agar menerima kemajuan teknologi maklumat (IT) secara meluas seiring dengan perkembangan semasa.

Beliau berkata, ia terbukti menerusi revolusi pendigitalan yang berlaku sebelum ini sehingga mencetuskan kebimbangan.

"Sewaktu dulu ketika penggunaan IT, ramai orang bimbang tapi kita boleh sebenarnya. Maknanya keupayaan pemikiran untuk menyelesaikan masalah ini tetapi latihan sangat perlu dan mendesak.

"Sebab itu kita perlu melatih keupayaan anak tempatan untuk memberikan perisian supaya apa yang diberikan, dilontarkan AI itu adalah yang dimasukkan oleh kita bukan hanya dimasukkan oleh pandangan Barat atau Timur atau sistem lain," katanya ketika berucap dalam Majlis Perasmian Pejabat AI Kebangsaan di Pusat Pameran dan Dagangan Antarabangsa Malaysia (MITEC) di sini, semalam.

Jelas beliau lagi, kerajaan terus komited untuk melatih anak tempatan seperti yang dilakukan dalam program MyMahir dan menyasarkan untuk melatih 50,000 orang dalam Kemahiran, Pengaturcaraan dan Analisis Data (AI) pada tahun depan.

"Saya tambah soal pemupukan nilai. Apa yang penting dalam negara kita, Madani ini ialah soal identiti, nilai, moral, etika kerana kita bicara soal manusia, kita tidak bicara soal mesin. Kita tidak hanya bicara AI dari segi mesin, kita bicara manusia," ujarnya.

Dalam perkembangan berkaitan, Anwar menyifatkan Pelancaran NAIO dan Kod Etika dan Tadbir Urus AI (AIGE) merupakan langkah signifikan dalam transformasi digital Malaysia menuju ekonomi berasaskan teknologi tinggi.

Beliau berkata, pelancaran NAIO mencerminkan kesungguhan kerajaan dalam memperkasakan sektor digital sebagai teras pembangunan ekonomi negara selaras dengan keperluan dunia yang berpaksikan ekonomi digital.

Menurutnya, NAIO adalah bukti tekad untuk memacu transformasi digital dan membawa Malaysia ke hadapan dalam era ekonomi digital.

"Kod Etika dan Tadbir Urus AI pula menekankan prinsip kebebasan, ketelusan, keadilan dan inklusiviti dalam pembangunan serta penggunaan Kecerdasan Buatan (AI).

"Sektor digital merupakan kekuatan ekonomi global, justeru kerajaan komited memastikan pembangunan sektor ini berada di landasan yang betul," katanya.

Kata beliau, penubuhan NAIO akan mengukuhkan keupayaan Malaysia untuk bersaing di peringkat antarabangsa, namun ia mesti dilaksanakan dengan nilai etika dan budaya bagi mengelak sebarang penyalahgunaan.

Tanggungjawab besar penyedia perkhidmatan lindungi hak pengguna

13/12
kosmo

Oleh SITI A'ISYAH SUKAIMI

PENGGUNA media sosial terdedah dengan pelbagai ancaman termasuk penipuan. – GAMBAR HIASAN

ISU keselamatan semasa mengakses internet atau platform dalam talian, serta kualiti perkhidmatan yang ditawarkan turut terkait dalam aspek tanggungjawab dan akauntabiliti penyedia perkhidmatan.

Tanggungjawab dan akauntabiliti ini penting untuk melindungi hak pengguna, justeru penyedia perkhidmatan mesti mematuhi peraturan yang telah ditetapkan oleh Suruhanjaya Komunikasi dan Multimedia Malaysia (MCMC).

Presiden Persatuan Pengguna Siber Malaysia (MCCA), Mohamad Sirajuddin Jalil berkata, penyedia perkhidmatan di platform media sosial perlu memainkan tanggungjawab dalam memastikan keselamatan pengguna, dan hal ini boleh dilaksanakan dengan pelbagai cara.

"Mereka ini menjana wang menerusi pengiklanan yang menjadi sumber pendapatan. Mereka boleh menggunakan teknologi baharu dan sekarang ini, teknologi AI (kecerdasan buatan) bergerak dengan cepat.

"Penyedia perkhidmatan ini menggunakan algoritma untuk mencerap data pengguna bagi tujuan pemasaran, pengiklanan dan sebagainya. Jadi sepatutnya teknologi AI ini turut digunakan untuk membantu membendung kandungan yang diwartakan sebagai jenayah.

"Dalam konteks negara kita, ini melibatkan kandungan yang bercanggah dengan adat, budaya, dan undang-undang, jadi semua platform media sosial boleh memanfaatkan teknologi AI untuk menyekat kandungan seperti ini," katanya kepada *Kosmo!* baru-baru ini.

Tambah beliau, penyedia perkhidmatan juga bertanggungjawab memastikan data pengguna sentiasa dalam keadaan selamat, kerana keculasan dari sudut teknikal boleh mengakibatkan maklumat peribadi pengguna terdedah kepada jenayah siber.

"Ia pernah berlaku sebelum ini, WhatsApp pernah digodam dan datanya dijual di pasaran gelap, Facebook atau Twitter pun pernah (berlaku kejadian sama). Mereka perlu pastikan dari sudut keselamatan siber," katanya.

Dari sudut akauntabiliti pula, Mohamad Sirajuddin mencadangkan platform media sosial mewujudkan pusat panggilan yang lebih efisien bagi memudahkan pengguna membuat sebarang aduan berkaitan.

"Saya banyak kali buat laporan (contohnya) kandungan judi dalam talian, akhirnya saya dapat maklum balas yang mengatakan ia tidak melanggar standard komuniti. Kandungan itu tidak diturunkan sedangkan akaun itu diwujudkan untuk mempromosi judi, bahkan ia adalah iklan tajaan.

"Ada kelompongan besar dari sudut sokongan pelanggan dalam platform media sosial, dilihat seolah-olah mereka tidak efisien dalam mengendalikan kandungan yang melanggar undang-undang sesebuah negara.

"Platform media sosial ini sepatutnya menjalinkan usaha sama yang sangat rapat dengan kerajaan sebab kerajaan yang menjaga, membentuk polisi, dan melaksanakan penguatkuasaan undang-undang untuk melindungi rakyat atau pengguna," ujarnya.

Sehubungan itu, beliau turut menyarankan platform media sosial untuk memperbanyakkan program komuniti dengan menjalinkan hubungan rapat bersama pertubuhan bukan kerajaan (NGO) tempatan, seperti inisiatif TikTok yang banyak menjalin kerjasama dengan komuniti.

Bagi Pensyarah Kanan Jabatan Komunikasi, Universiti Putra Malaysia (UPM), Dr. Syed Agil Shekh Alsagoff, akauntabiliti penyedia kandungan seharusnya bertumpu kepada penyampaian maklumat media siber yang lebih bertanggungjawab dengan tidak menyalurkan maklumat bersifat jelik, lucah, serta palsu kepada khalayak.

Tegasnya, penyedia kandungan juga harus mengambil peluang untuk mendidik masyarakat dalam menilai sebaran berita palsu dan bersifat propaganda untuk mengaburi mata pengguna serta mengundang konflik dan kontroversi.

"Ini termasuklah melaksanakan program membenteras berita palsu yang berkaitan dengan keselamatan negara, persengketaan kaum, atau apa sahaja yang boleh mengundang kemudaratan kepada pemikiran dan perlakuan masyarakat kita," katanya.

Tambah beliau, pendekatan budaya siber yang memacu penggunaan teknologi maklumat digital hari ini mencerminkan bahawa masyarakat harus berubah dan mengalihkan strategi mereka untuk menggunakan teknologi komunikasi secara lebih cekap, efisien, dan berupaya menyalurkan sumber maklumat lebih pantas serta berpengaruh.

Pada masa sama, beliau turut menekankan kepentingan Rang Undang-Undang (RUU) Komunikasi dan Multimedia (Pindaan) 2024 yang dibentangkan bagi bacaan kali pertama di Dewan Rakyat baru-baru ini, yang mana pindaan turut melibatkan unsur kesalahan baharu.

Katanya, berdasarkan naskhah biru, RUU itu antara lain mencadangkan perlakuan apa-apa *fraud* (pernyataan palsu yang dibuat untuk mendapatkan faedah) dan kecurangan kepada mana-mana orang dimasukkan ke Seksyen 233(1) Akta Komunikasi dan Multimedia 1998 (Akta 588).

"Hal ini sangat penting memandangkan ia membolehkan tindakan lebih tegas dikenakan kepada mana-mana penyedia kandungan dan pengguna kandungan media maya di negara ini.

"Kesediaan kerajaan untuk mengetatkan peraturan sedemikian memandangkan terdapat banyak kes penipuan dan manipulasi kandungan siber yang berluasa, serta memberi ancaman terhadap kesejahteraan komuniti dan keselamatan negara.

"Penguatkuasaan terhadap kekangan jenayah siber ini diperhatikan lebih mencabar kini, apalagi dengan munculnya teknologi maklumat terkini seperti AI yang boleh disalah gunakan oleh pihak-pihak tertentu," ujarnya.

Tindakan penurunan kandungan di media sosial (dari 2022 hingga 1 Disember 2024)

- **Scam:** 62,833 kandungan
- **Pelacuran:** 2,165 kandungan
- **Judi dalam talian:** 185,858 kandungan
- **Lucah:** 1,947 kandungan
- **Penderaan seksual kanak-kanak:** 1,387 kandungan

*Sumber dari Kementerian Komunikasi

"Akauntabiliti penyedia kandungan perlu bertumpu kepada penyampaian maklumat bertanggungjawab."

DR. SYED AGIL

"Teknologi AI sepatutnya turut digunakan untuk membendung kandungan jenayah."

MOHAMAD SIRAJUDDIN

KOSMO

Tarikh: 13 DEC 2024

Kerajaan rancang jual tenaga boleh diperbaharui

Menerusi usaha mewujudkan inisiatif ASEAN Hijau

Sinar 13/12

Oleh RAIHAM MOHD SANUSI dan AISYAH BASARUDDIN
SHAH ALAM

FOTO: MOHD HALIM ABDUL WAHID

Dari kiri: Chang Lih Kang, Azmi dan Mohd Afzanizam ketika Wacana Khas *Sinar Harian* bertajuk Dua Tahun Madani: Ke Mana Ekonomi dan Potensi Malaysia pada Khamis.

Kerajaan menyasarkan untuk menjual tenaga boleh diperbaharui menerusi usaha mewujudkan inisiatif ASEAN Hijau sempena kepengerusian Malaysia pada Sidang Kemuncak ASEAN 2025.

Menteri Sains, Teknologi dan Inovasi, Chang Lih Kang berkata, perbincangan mengenai usaha mewujudkan inisiatif berkenaan sedang dilakukan.

"Negara kita dapat jual tenaga boleh diperbaharui kepada Singapura atau negara-negara jiran yang lain. Sekarang (kerajaan Persekutuan) juga sedang bincang dengan Sarawak untuk muktamadkan (mengenai perkara berkait tenaga boleh diperbaharui).

"Kita (kerajaan) juga sedang bincang untuk mewujudkan satu kabel dasar laut dari sebelah Semenanjung dan Singapura. Jadi ada usaha untuk kita wujudkan perkongsian hijau khususnya untuk tenaga boleh diperbaharui," katanya selaku panelis pada Wacana Khas Edisi ke-468 *Sinar Harian* bertajuk Dua Tahun Madani: Ke Mana Ekonomi dan Potensi Malaysia di sini pada Khamis.

Wacana berkenaan turut menampilkan dua lagi panelis iaitu Ketua Pegawai Operasi dan Pemasaran Farm Fresh Sdn Bhd, Azmi Zainal dan Ketua Ekonomi Bank Muamalat Malaysia Bhd, Dr Mohd Afzanizam Abdul Rashid serta dihoskan Ismail Adnan.

LAPORAN MUKA DEPAN

Menurut Lih Kang, dasar-dasar lain seperti Pelan Hala Tuju Peralihan Tenaga Negara (NETR) dan Pelan Induk Perindustrian Baharu 2030 (NIMP 2030) turut dilakukan kerajaan bagi merancakkan ekonomi supaya Malaysia menjadi negara berteknologi tinggi menjelang tahun 2030.

Ahli Parlimen Tanjong Malim itu menjelaskan, menjelang kepengerusian ASEAN juga, kepimpinan Perdana Menteri, Datuk Seri Anwar Ibrahim dilihat sangat menonjol dan terkenal di persada global sekali gus dapat meningkatkan martabat negara serta menjadikan pelabur lebih yakin terhadap Malaysia.

Menurutnya, sejak Anwar memimpin negara, kerajaan telah melakukan beberapa usaha yang untuk merancak atau memulihkan ekonomi pasca Covid-19 termasuk menstabilkan semula politik.

"Sebelum keadaan politik terutama politik domestik tak ada kestabilan maka semua orang tak dapat fokus dalam membangunkan ekonomi (hingga) pelabur asing tak nak masuk dan penjawat awam tak dapat nak fokus kerja mereka.

"Jadi kestabilan politik antara benda pertama yang dilakukan kerajaan. Kita juga tarik pelaburan asing masuk. Itu sangat penting untuk ekonomi negara kita kerana negara amat bergantung kepada pelaburan asing," ujarnya.

Beliau berkata, usaha yang dilakukan kerajaan berhasil apabila negara merekodkan peningkatan pelaburan yang diluluskan kepada RM329.5 bilion pada tahun lalu sekali gus menjadi angka pelaburan diluluskan paling besar sejak negara mencapai kemerdekaan.

Sinar Harian
SINAR @ BISNES

SIMPANAN

RM11.6 bilion dikeluarkan dari Akaun Fleksibel KWSP

KUALA LUMPUR - Seramai 4.1 juta atau 31.6 peratus daripada jumlah keseluruhan ahli Kumpulan Wang Simpanan Pekerja (KWSP) di bawah umur 55 tahun memilih untuk mempunyai amaun permulaan dalam Akaun Fleksibel dengan jumlah perpindahan sebanyak RM14.5 bilion.

Menteri Kewangan II, Datuk Seri Amir Hamzah Azizan berkata, sejumlah RM6.6 bilion simpanan pula telah dipindahkan ke Akaun Persaraan.

"Setakat 27 November 2024, seramai empat juta atau 30.5 peratus daripada keseluruhan ahli KWSP telah membuat pengeluaran melalui Akaun Fleksibel dengan jumlah pengeluaran RM11.6 bilion.

"Jumlah baki simpanan keseluruhan Akaun Fleksibel pula adalah sebanyak RM7.4 bilion setakat November 2024," katanya ketika sesi soal jawab di Dewan Negara pada Khamis. - *Bernama*

PERSARAAN

Perlu RM2,690 sebulan selepas bersara

KWSP perkenal tiga tahap simpanan selepas usia 60 tahun

SHAH ALAM

Sinar 13/12

Seorang warga emas tanpa pasangan memerlukan kira-kira RM2,690 sebulan untuk mengekalkan taraf hidup yang munasabah semasa bersara.

Ketua Pegawai Eksekutif Kumpulan Wang Simpanan Pekerja (KWSP), Ahmad Zulqarnain Onn sehubungan itu berkata, pihaknya melancarkan panduan Belanjawanku 2024/2025 dan Rangka Kerja Kecukupan Pendapatan Persaraan (RIA) membolehkan ahli menetapkan sasaran simpanan mengikut gaya hidup serta aspirasi persaraan berbeza.

Menurutnya, RIA memperkenalkan tiga tahap kerangka simpanan iaitu Simpanan Asas, Simpanan Mencukupi dan Simpanan Dipertingkat.

"Rangka Kerja RIA dengan tiga tahap baharu akan disandarkan kepada Pendapatan Persaraan Mencukupi seperti ditentukan dalam Belanjawanku dari masa ke masa dan menggalakkan pengeluaran bulanan selama 20 tahun, sejajar purata jangka hayat di Malaysia.

"Bagi Simpanan Asas (RM390,000) pengeluaran bulanan RM1,625 pada tahun satu, meningkat kepada RM4,434 menjelang tahun ke-20; Simpanan Mencukupi (RM650,000) membolehkan pengeluaran bulanan bermula pada RM2,708 pada tahun satu, meningkat kepada RM7,389 menjelang tahun ke-20.

"Simpanan Dipertingkat (RM1.3 juta) iaitu pengeluaran bulanan sebanyak RM5,417 di tahun satu, meningkat kepada RM14,779 menjelang tahun ke-20 untuk persaraan lebih selesa," katanya dalam kenyataan pada Khamis.

Beliau berkata, tahap simpanan RIA akan disemak setiap tiga tahun bermula 2029 menggunakan data terkini daripada kajian Belanjawanku agar sentiasa relevan dengan peningkatan kos.

Menurutnya, panduan Belanjawanku dan Rangka Kerja RIA merupakan tujuan asas KWSP dalam membina masa depan persaraan yang lebih baik untuk semua rakyat di negara ini.

13/12 NST

EPF'S RETIREMENT SAVINGS BENCHMARK

'ONE MUST EARN OVER RM1,700 TO HIT BASIC SAVINGS LEVEL'

Up to October this year, Employees Provident Fund (EPF) chief executive officer Ahmad Zulqarnain Onn says around 36 per cent of active formal EPF members have met the basic savings level according to age, anchored on RM240,000 at age 55. FILE PIC

Malaysians must have at least RM390,000 by the age of 60, says EPF

IYLIA MARSYA ISKANDAR
AND ASILA JALIL
KUALA LUMPUR
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MALAYSIANS need to earn more than the minimum wage if they are to meet the Employees Provident Fund's EPF) new benchmark of basic savings requirement of RM390,000 by the age of 60.

This was among the findings by financial experts following EPF's announcement of its retirement savings benchmark unveiled yesterday based on its Belanjawanku Guide 2024/2025.

UCSI University Malaysia Associate Professor of Finance Dr Liew Chee Yoong said a 25-year-old individual must begin with a monthly salary of RM2,010.63.

This calculation assumes a four per cent annual EPF dividend rate, a one per cent annual salary increase and a 23 per cent total EPF contribution rate — 11 per cent from the employee and 12 per cent from the employer.

The current minimum wage is set at RM1,700, which will be enforced starting February next year.

Liew, who is a research fellow at the Centre for Market Education said accounting for contributions, withdrawals and dividends, the average EPF savings for Malaysians at 60 is expected to hover around RM250,000 to RM300,000 for most contributors.

"If the benchmark is increased, individuals may need to earn higher salaries or save more aggressively.

"This could mean sacrificing discretionary spending or delaying major life events like buying a house or starting a family, which can lead to a population decline.

"Additionally, people may feel compelled to pursue higher paying jobs or take on additional roles, leading to increased stress and reduced work-life balance.

"Furthermore, achieving a higher benchmark might require individuals to explore higher risk investment options, which carry the possibility of financial losses."

According to EPF's Retirement Income Adequacy (RIA) framework, a single senior person in the Klang Valley needs to have at least RM650,000 saved to enjoy a reasonable quality of life post-retirement. The amount is to sustain for 20 years after retirement.

The number is based on the Belanjawanku Guide 2024/2025, which suggests that an individual will need a monthly income of RM2,690 upon retirement, at current prices.

This amount will cover necessities such as food, housing, healthcare, transportation, utilities, personal care, social participation, discretionary expenses and one-off purchases.

The updated guide builds on the foundation of the previous editions, reflecting the current cost of living and offering Malaysians a reliable and practical reference to plan their budgeting effectively.

The RIA framework outlines, basic, adequate and enhanced savings requirements for retirement at the age of 60.

According to the framework, based on current prices, a retiree at 60 will need RM390,000 to cover essential retirement needs, RM650,000 for a reasonable standard of living and RM1.3 million for greater financial security and independence for a higher quality of life.

The three-tier framework will come into force in 2026.

EPF chief executive officer Ahmad Zulqarnain Onn said up to October this year, only 36 per cent of active formal EPF members meet the basic savings level according to age, anchored on RM240,000 at age 55.

"While this percentage may be impacted with the new benchmarks in the medium term, the adjustments are essential to help members' savings keep pace with the rising cost of living and the current retirement age in Malaysia.

"When we move (the basic savings) to RM390,000, we expect the percentage to go down a notch to 34 per cent."

He said the changes to basic and enhanced savings thresholds would be done gradually to align with related policies.

These policies include the Members' Investment Scheme, which allows members to transfer 30 per cent of savings above the basic savings amount in Akaun Persaraan to approved funds managed by fund management institutions.

Another is the withdrawal policy for savings above RM1 million threshold, which now has to be realigned with the enhanced savings and income level of RM1.3 million.

The basic savings amount will increase gradually by RM50,000 annually, over three years, to reach the basic savings target of RM390,000 by 2028.

The threshold for enhanced savings withdrawal will also be increased gradually by RM100,000 annually, over three years, to reach a target of RM1.3 milion by 2028.

To remain relevant to rising costs, the RIA savings levels will be reviewed every three years, starting in 2029, using updated data from the Belanjawanku findings.

The Klang Valley continues to be the most expensive region in Malaysia and has seen a notable increase in living expenses for the period between 2022 and 2024, Employees Provident Fund's Belanjawanku 2024-2025 guide reveals. NSTP PIC BY EFFENDY RASHID

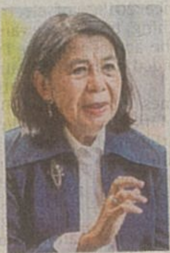
6.7pc rise seen in cost of living for Klang Valley folk since 2022

KUALA LUMPUR: Klang Valley residents saw an average of 6.7 per cent increase in the cost of living between 2022 and 2024, according to the Employees Provident Fund's (EPF) Belanjawanku 2024-2025 guide.

The Klang Valley continues to be the most expensive region in Malaysia and saw a notable increase in living expenses for the period compared with Alor Star, the least expensive city in the country.

The guide's review of nine types of households showed that increases ranged from 2.1 per cent to eight per cent during the period.

The households included single public transport user, couples with children and seniors.



Professor Norma Mansor

According to the EPF Belanjawanku, a single person who owns a car in the Klang Valley saw a 7.7 per cent increase in the cost of living for the period 2024/2025 compared with 2022/2023.

Those in that category now need RM2,800 per month versus RM2,600 previously, mainly due to the rise in car prices and manpower to maintain the vehicle.

The Belanjawanku serves as an expenditure guide outlining the estimated minimum monthly expenses required for Malaysians from various types of households to attain a reasonable and acceptable standard of living.

Since 2019, EPF and the Social Wellbeing Research Centre (SWRC) at Universiti Malaya have developed a guide to estimate the minimum monthly expenses needed for a decent standard of living.

Initially focused on the Klang Valley, the guide now covers 11 other major cities in Malaysia and is updated yearly to reflect current living costs.

"Nearly 55.6 per cent of bankruptcy cases administered by the Department of Insolvency between 2020 and October 2024 involved individuals aged 25 to 44.

"During this period, 16,897 of individuals in this age group out of a total of 30,398 cases were declared bankrupt," said SWRC director Professor Norma Mansor during a briefing on the guide, highlighting the need for personal and family budgeting.

Low financial literacy, rising cost of living and structural wage challenges have been identified as reasons for low financial wellbeing of Malaysians.

According to the guide, a married couple with two children in the Klang Valley saw an eight per cent increase in estimated monthly budget to RM7,440 in 2024/2025 versus RM6,890 in 2022/2023.

"The increase in monthly budget for married couples or single parents with children is due to childcare and food," said Norma.

Data from SWRC showed that couples with two children would need about RM1,210 for childcare in the Klang Valley, while those with a child need RM670.

A senior couple in the Klang Valley will need a household budget of RM3,390, up 5.6 per cent from RM3,210 previously.

A single senior individual now needs RM2,690, compared with RM2,520 in 2022/2023.

TRANSLATING RIA INTO NUMBERS

17/12

KWSP EPF

	BASIC	ADEQUATE	ENHANCED
Savings level at age 60	RM390k	RM650k	RM1.3m
Monthly retirement income	Year 1 RM1,625 Year 20 RM4,434	Year 1 RM2,708 Year 20 RM7,389	Year 1 RM5,417 Year 20 RM14,779

Savings amount will be reviewed every three years to ensure relevancy

This information is correct as of 12 December 2024 and not for public circulation

THE KLANG VALLEY AT A GLANCE

Household	With savings	Without savings
SINGLE PUBLIC TRANSPORT USER	RM1,970	RM1,820
SINGLE CAR OWNER	RM2,800	RM2,650
MARRIED COUPLE WITHOUT CHILDREN	RM4,970	RM4,670

THIS IS HOW MUCH I NEED IN A MONTH IF I LIVE IN THE KLANG VALLEY

Household	With savings	Without savings
MARRIED COUPLE WITH ONE CHILD	RM6,420	RM6,120
MARRIED COUPLE WITH TWO CHILDREN	RM7,440	RM7,140
SENIOR SINGLE	RM2,690	
SENIOR COUPLE	RM3,390	
SINGLE PARENT WITH ONE CHILD	RM5,120	RM4,970
SINGLE PARENT WITH TWO CHILDREN	RM6,070	RM5,920

INFOGRAPHIC NST

BELANJAWANKU 2024/2025 SUMMARY

The Klang Valley and selected cities by households (inclusive of savings)

Household / Cities	Single (Public transport user) RM	Single (Car owner) RM	Married (Without children) RM	Married (1 child) RM	Married (2 children) RM	Senior single RM	Senior couple RM	Single parent (1 child) RM	Single parent (2 children) RM
The Klang Valley	1,970	2,800	4,970	6,420	7,440	2,690	3,390	5,120	6,070
Alor Star	1,600	2,210	3,940	5,130	5,880	2,160	2,760	3,970	4,640
Kota Kinabalu	1,730	2,330	4,200	5,460	6,290	2,430	3,080	4,280	5,020
Johor Baru	1,790	2,400	4,360	5,770	6,560	2,500	3,180	4,530	5,280
Kuala Terengganu	1,710	2,320	4,120	5,320	6,080	2,220	2,870	4,150	4,830
Kuching	1,730	2,320	4,120	5,380	6,170	2,300	2,940	4,190	4,900
Kuantan	1,730	2,320	4,130	5,380	6,170	2,300	2,940	4,200	4,910
Kota Baru	1,610	2,260	4,010	5,250	5,990	2,200	2,840	4,080	4,750
George Town	1,860	2,570	4,600	6,030	6,870	2,620	3,300	4,800	5,540
Ipoh	1,740	2,360	4,210	5,470	6,290	2,370	3,020	4,320	5,040
Seremban	1,780	2,400	4,390	5,740	6,540	2,440	3,080	4,530	5,270
Melaka	1,740	2,370	4,230	5,500	6,320	2,360	3,000	4,320	5,050

Estimated Expenses: Highest Lowest

* The Klang Valley covers the major areas of Kuala Lumpur, Putrajaya and the urban districts in Selangor, which include Gombak, Hulu Langat, Petaling, Klang, Kuala Langat and Sepang.

INFOGRAPHIC NST