

Some suggestions for 2017 Budget

NST 27/9

PRIME Minister Datuk Seri Najib Razak will be presenting the 2017 Budget next month and suggestions have been put forward to help him. My input is as below:

INCREASE Malaysia People's Aid (BR1M) yearly handouts from RM1,000 to RM2,000 to enable the low-income group to cope with the high cost of living;

INTRODUCE a social pension of RM300 to RM500 monthly for senior citizens to enable them not to be too dependent on others during their twilight years;

PROVIDE an annual allowance for residents' associations to enable better cleanliness and care for the neighbourhood through self-help programmes such as gotong-royong to counter dengue and Zika outbreaks;

SET up a fund of about RM500 million to RM1 billion to help the poor own houses when they do not have adequate collateral or salary to qualify for loans from banks. This fund can be used to help the homeless and poor. The government can protect its interests by being legally termed/caveated as the co-owner of the house until the loan is paid off by the housebuyer. This will ensure that the government will fulfil its socio-economic obligations for the low-income group.

This way, they do not have to seek help from developers. The developers, too, are dependent on banks to finance their projects and, therefore,



*Higher **1Malaysia People's Aid** handouts can help the low-income group cope with the high cost of living.*

will not be able to help the poor with loans;

THE government needs to retain the services of professionals in critical areas such as medical specialisation by offering a reduction/exemption in personal taxation. Private hospitals are luring medical specialists from government hospitals by offering them higher salaries and perks.

The government cannot do the same as the move will inflate pensions and other payments. The best way will be to provide a lower taxation rate. A lower taxation rate for government specialists will more or less offset the higher salaries paid to the medical specialists by private hospitals.

It is time the government implemented varying taxation rates to help critical sectors, and not implement a uniform personal taxation rate;

THE Indian community needs RM300 to RM500 million to uplift the status of bellow-40 per cent (B40) household income group in business, vocational training, educational assistance, small- and medium-sized enterprises and agriculture.

The B40 group needs to register for the aid. The B40 group of the Indian community has been left behind and the government needs to offer sustained assistance to ensure that this vulnerable group progresses and does not fall prey to social ills that come with poverty and unemployment.

The aid must be disbursed by the government through district offices. A special form needs to be prepared for this to ensure data is recorded for the government to help the community; and,

TO bring down the prices of houses, the government could consider allowing developers the option of building basic houses.

This is to reduce if not eliminate the colossal wastage that one sees in new housing estates. Short of demolishing the whole house, major renovations and changes are made according to affordability, likes and needs of house owners.

This huge loss and wastage can be translated into lower prices.

V. THOMAS,
Sungai Buloh, Selangor