sustainable growth of the Malaysian economy.

monetary stability and

for our families, but for our future generations.

but it is necessary for us to build a better future not just

innovative policies and e

marketplace of ideas that will spur us to think of

countries, we are able to learn and explore new

frontiers. Platforms such as this contribute to the rich

of experiences, especially with policymakers from other

economic capability and
growth for the people. This will strengthen their

cannot a

protect the interests of the public and the stability of the

learn from the Global Financial Crisis on the importance

about access, which can be achieved not only through

a

should play a proactive and strategic role in managing

establishment of an integrated housing database. The

will be critical for Malaysia to accelerate the

needs of future demand. As such, moving forward, it

Campaign,
campaigning and fall into

were

Financial institutions also play an important role in the

and fall into

as the

Finan

ensure that they lend responsibly to those who are

Financial institutions also play an important role in the

major determinants of house prices, increasing

System (IBS). As cost of construction remains one of the

It is, therefore, imperative for developers to adjust their

payment systems. As cost of construction remains one of the

Although challenging, there are some solutions that can

residential properties of about 171,000 units. About 74%

the percentage of income spent to service the

of the individual and the price of the house. A

At its core, a

should play a proactive and strategic role in managing

buyers alone. Industry players in the private sector also

their part to ensure that they are fully aware of and are

need to know their capacity, and what they can a

continue pushing for

nudging participants to reassess their existing

points to two things. Firstly, the module is successful in

So far, more than 3600 people have completed the

education. For example, the Credit Counseling and Debt

emphasis on the value of

To this end, at the individual level, we need to put

obligations on top of this commitment.

At its core, a

absolutely clear on what 'a

justice and prudence, it is necessary for us to be

fundamentally goes against the intention of owning a

In my remarks today, I will touch on

recognises the provision of adequate housing as a

To ensure a fair standard of living, the United Nations

around the world and in Malaysia has been gaining

Affordable Housing for

Deputy Governor's

Speech Date: 02 Apr 2019

Affordable Housing for Safe, Adequate,

A

Contact

General

Affordable Homes, the National Home Ownership

uence both the diagnosis of the issue and the

In

policymakers to realise the agenda of a

includes ensuring a
