Housing: Turning Squatters into Stakeholders - An immediate task facing Singapore's first independent government was to fix the housing problem. The housing landscape in the post-war 1940s and 1950s was a melange of slums, overcrowding, unhygienic living conditions and a lack of decent accommodation. Singapore now boasts high standard of living with over 80 percent of Singapore's resident population living in public housing. How has Singapore managed this in a mere half-century? Drawing from first-hand interview material with urban pioneers and current practitioners, this study traces the evolution of Singapore's public housing story. Beyond the brick and mortar, it interweaves and fleshes out how Singapore has managed to use public housing policies to achieve wider social and nation building goals - to root an immigrant population and build a home-owning democracy; eradicate ethnic enclaves; meet the aspirations of Singapore's growing middle class; care for the less fortunate; and foster a sense of community.

The Singapore Urban Systems Studies Booklet Series draws on original Urban Systems Studies research by the Centre for Liveable Cities, Singapore (CLC) into Singapore's development over the last half-century. The series is organised around domains such as water, transport, housing, planning, industry and the environment. Developed in close collaboration with relevant government agencies and drawing on exclusive interviews with pioneer leaders, these practitioner-centric booklets present a succinct overview and key principles of Singapore's development model. Important events, policies, institutions, and laws are also summarised in concise annexes. The booklets are used as course material in CLC's Leaders in Urban Governance Programme.

The Centre for Liveable Cities, Singapore (CLC) was set up in 2008 based on a strategic blueprint developed by Singapore's Inter-Ministerial Committee on Sustainable Development. The Centre's mission is to distil, create and share knowledge on liveable and sustainable cities. CLC distils key learning points from Singapore's experiences over the last half-century, while creating knowledge to address emerging challenges. It also shares knowledge with, and learns from, other cities and experts. The Centre works across three main areas - Research, Training, and Promotions. CLC's research activities include its Integrated Urban Solutions Research, and Research Workshops, as well as Urban Systems Studies.
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Singapore Urban Systems Studies Booklet Series

Housing

Turning Squatters into Stakeholders

Centre for Liveable Cities
Ministry of National Development, Singapore

Housing and Development Board
Ministry of National Development, Singapore
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HDB, a statutory board of the Ministry of National Development, was established on 1 February 1960. Its mission is to provide quality and affordable public housing for Singaporeans, create vibrant and sustainable towns and promote the building of active and cohesive communities. In its initial years, HDB was tasked with addressing the housing shortage in Singapore and, to this end, HDB built rental flats to meet the accommodation needs of the population. Later, in 1964, home ownership flats were introduced. Over the years, HDB has housed the nation and created communities in modern self-contained towns across Singapore. Today, more than 80% of the 3.8 million resident population live in some 920,000 HDB flats, of which about 95% are home ownership flats, and the remaining 5%, rental flats. HDB remains committed to its mission to provide homes that are affordable to Singaporeans, especially the first time buyers.
Foreword

Singapore's public housing programme is significant in that it has not only provided homes for the people, but it has also shaped their lives and transformed the urban landscape.

When Singapore attained self-government in 1959, it faced the problems that confronted many young nations — a rapidly growing population, high unemployment rate and a critical shortage of housing. Basic housing was out of reach for most Singaporeans. Over-crowded slums and squatter settlements, with no proper sanitation, water or basic facilities, were the homes for more than half a million people.

To resolve this crisis, the Housing and Development Board (HDB) was established in 1960. It provided much-needed small and utilitarian flats which were built quickly and at a low cost. This eased the housing shortage within 10 years of HDB's formation. HDB could then focus on longer-term housing demands and on providing a total living environment with residential, commercial, recreational and communal facilities in self-contained and sustainable new towns. Today, more than 80% of Singapore's resident population lives in some 900,000 flats across 26 towns and estates. More remarkably, over 90% of HDB households own the flats they live in, and thereby have a stake in the country and its future.

Housing: Turning Squatters into Stakeholders, is a study spanning more than five decades. Starting with an elaboration on the housing situation in Singapore in the 1950s, it provides a comprehensive account of the key facets of the public housing programme, covering areas like land use planning, design and construction of flats, redevelopment programmes as well as the formulation and implementation of various housing policies. More interestingly, it also enlightens the reader on the thinking behind the key policies that pillar the public housing programme. All in all, this insightful study is a journey through Singapore's ever-evolving public housing landscape.

I hope that you will find Housing: Turning Squatters into Stakeholders both inspiring and informative. May you enjoy reading about Singapore's public housing programme.

James Koh Cher Siang
Chairman
Housing and Development Board
Preface

The Centre for Liveable Cities (CLC) research in urban systems tries to unpack the systemic components that make up the city of Singapore, capturing knowledge not only within each of these systems, but also the threads that link these systems and how they make sense as a whole. The studies are scoped to venture deep into the key domain areas the CLC has identified under its Liveability and Sustainability Framework, attempting to answer two key questions: how has Singapore transformed itself to a highly liveable city within the last four to five decades; and how Singapore can be resilient to new and more complex forms of urban challenges and remain at the forefront of urban development and management. *Housing: Turning Squatters into Stakeholders* is the latest in the Singapore Urban Systems Studies Booklet Series.

The research process involves close and rigorous engagement of the CLC with our stakeholder agencies, and interviews with Singapore’s urban pioneers and leaders to gain insights into development processes and distil tacit knowledge that have been gleaned from planning and implementation, as well as governance of Singapore. As a body of knowledge, the urban systems studies, which cover aspects such as Water, Transport, Industrial Infrastructure and Sustainable Environment, expound not only the visible outcomes of Singapore’s development, but reveals the complex support structures of our urban achievements.

The CLC would like to thank HDB and all those who have contributed their knowledge, expertise and time to make this publication possible. I wish you an enjoyable read.

Khoo Teng Chye  
Executive Director  
Centre for Liveable Cities
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Introduction

1.1 A SURVEY OF THE MID-CENTURY HOUSING LANDSCAPE

When Ang Beng Teck was born in Boh Beh Kang (Hokkien: No Tail River) in 1928, he was just one more bawling addition to an extended household that comprised six families living together under one attap roof. He did not mind for minders or playmates, growing up in close quarters with the families of his five paternal uncles. “Hut”, however, was not a fitting description of the abode. It had “over 10 rooms”, and a large living room and kitchen — all built by his uncles and his father . . . “Last time people were so close. If anything happened, all the kampung people would gather,” Ang Beng Teck recalled. Not anymore. “Now, if anything happens, nobody would even know about it,” he lamented.¹

— Calvin Low,
“10 Stories: Queenstown Through the Years”, 2007

The account above provides a glimpse of rural Singaporean life, over half a century ago. Social features of village life included high fertility and multi-generational households; self-built homes; a spirit of mutual assistance; and a strong sense of family, community and place linked to shared traditions and cultural identity. Environmentally, the naturally ventilated and lighted homes were relatively spacious and comfortable, compared with inner-city homes. Children played freely in the outdoors, where pigs and poultry were reared, and fruit and vegetables grown to feed families and earn extra income.
Of course, not everything was idyllic. For example, most Boh Beh Kang villagers worked on farms, the nearby brickworks, or as labourers in the city. After the war, a villager at the brickworks earned over 10 cents a day, just enough for basic food and shelter — daily meals of rice with curry gravy, and the $2 annual fee for their address. The village lacked piped water or electricity. Mobility was also limited and people moved on foot, bicycle or bullock cart, using muddy roads. ‘Amenities’ comprised a few wells and coffee shops, and a cemetery, Taoist temple and general store. Children learnt the Confucian classics in an informal school, but access to modern education, healthcare or cultural facilities was poor. Human waste was recycled as fertiliser, and water from open ponds and streams was not safe for consumption. Even the fresh air of the countryside reeked of animal waste and cooking fires.²

In contrast, life in Singapore’s mid-century inner city ‘slums’ represented deprivation of another sort. After becoming Chairman of the Housing and Development Board (HDB) in 1960, Lim Kim San visited a Chinatown slum with HDB officers. He recounted what he saw in an oral history interview:

> they shared bunks . . . when the one who works in the daytime is out, the one who works at night sleeps in the bunk . . . . It’s very dark and it takes time to get your eyes accustomed, adjusted. I came across one and I told him, “Are you sick? You are covered up with blanket.” He says, “No. I’ve got no pants on . . . My other brother has just taken my pants out. I’m wearing briefs.” No, I don’t think he was in briefs. There was no such thing as briefs at that time. You see how poor they were! They had to share . . . I told [the HDB officers], “You see, how urgent it is.” The smell and the conditions were terrible, really terrible.³

— Lim Kim San

In some ways, however, the city’s housing stock was decent. Stamford Raffles, who founded modern Singapore in 1819, set out regulations in his 1823 Town Plan requiring that buildings be built with brick walls and tiled roofs to discourage fires. He also mandated a continuous, covered public veranda, or ‘five-foot-way’, in front of buildings to shield pedestrians from intense equatorial heat, glare and rain.⁴ Internally, the traditional courtyard brought natural light and ventilation into these narrow and deep structures. The result was a reasonably safe and comfortable building. Shophouses were of essentially sound design and construction, and are now valuable heritage properties. However, in the 1950s, they were deemed slums ‘ripe for demolition’. The root of Singapore’s slum problem was overcrowding.
Historically, lateral urban growth was curtailed as most could not afford to live too far from the city.

> . . . the majority of the people most in need of public housing were entirely dependent on central area activities for their livelihoods and they would not be prepared to move to housing estates away from their places of employment if transport costs were to pose a problem . . . relative to the earnings of the people the costs of public transport in Singapore were very high indeed . . . it is not likely that the poorer classes can be attracted to live in housing estates more than 5 miles from the City centre.\(^5\)

— Housing and Development Board Annual Report, 1960

As the population grew and people remained in the city centre, shophouses were subdivided into small, dark and airless cubicles, where entire families dwelled, or several single workers shared beds at different times of day or night. Lacking proper ventilation, and having to share kitchens and toilets with many others, shophouses became breeding grounds for the spread of diseases, especially tuberculosis. The dependence on night soil collection and lack of modern sewerage contributed to poor public health. Overcrowding meant that life spilled onto the streets, which were often impassable to vehicles. Hawkers and other tradesmen worked here. Street drains were clogged with waste from them, and this contributed to poor public health. Meanwhile, ethnic segregation, vice and crime were some social concerns also associated with this type of housing.

In 1958, Dr Goh Keng Swee, an Assistant Director in the Department of Social Welfare (and later Deputy Prime Minister) published a report on ‘Urban Incomes and Housing’ based on a 1953–4 survey of Singapore’s six urban wards. In the three inner city wards — a coastal strip from Lavendar to Tanjong Pagar — 49 per cent to 77 per cent of households lived in shophouses.\(^6\) In more than a third of shophouses, 10 or more households shared a single building.\(^7\)

The city-fringe squatter settlement, or urban kampung, was a third major type of low-income housing. “Many who could not even afford a cubicle built illegal squatter settlements — which flourished under the colonial policy of laissez faire . . . .”\(^8\) HDB’s first annual report described “huts made of attap, old wooden boxes, rusty corrugated iron sheets and other salvage material . . . congested squatter settlements with no sanitation, water or any of the elementary health facilities.” Dr Goh found the settlements to be congested, chaotic and highly flammable. “In the last four years there have been three large fires in attap settlements. Each time, thousands of people were rendered homeless.”\(^9\) 32 per cent to 41 per cent of housing in the three city fringe wards — areas like Geylang, Tiong Bahru, Bukit Timah and MacPherson — was like this.\(^10\) Like shophouses, ethnic segregation and crime were common concerns associated with squatter settlements, as well as the lack of modern health and education services.
A minority enjoyed good housing. Wealthy business people and professionals lived in bungalows, while the small but growing middle class lived in suburban houses or more central private flats, built by speculative developers especially from the 1950s. State employees enjoyed modern worker housing, while some people rented Singapore Improvement Trust (SIT) flats. In the mid-1950s, 15 per cent of urban residents lived in worker or public housing. Unlike overcrowded and subdivided shophouses, single households occupied 60 per cent to 80 per cent of SIT or worker housing units, "as these houses are subject to control and supervision." 

This overview of 1950s housing conditions in Singapore shows the most urgent problems involved slums and squatter areas. They were structural, fire and public health hazards, and lacked modern utilities. Related social problems included a lack of modern health, educational and cultural facilities; poor public transport and access to jobs; vice and crime; and class and ethnic divisions.

### 1.2 COLONIAL EFFORTS TO ADDRESS THE HOUSING PROBLEM

Singapore's housing problems emerged over the 19th century. Official recognition first came in 1896 with a Municipal Bill, which put the Municipality in charge of town improvement and let it undertake improvement schemes which might relieve the slum problem, but little was achieved. In 1907, the state-commissioned Simpson Report found that Chinatown buildings were unhealthy, houses and cubicles were overcrowded, and the absence of back lanes caused refuse pollution. It called for a housing commission or trust. Following this, a Bill was introduced in 1907 to demolish unhealthy dwellings, construct back lanes, and reconstruct unhealthy areas. By 1908, some such schemes were approved, but inadequate legislation delayed implementation. World War I also led to a shortage of some building materials, which discouraged housing development.

In 1917–8, another commission was set up. Following this, the precursor to SIT was formed in 1920 as a Municipal department. It became a separate legal entity in 1927.

*SIT’s . . . most important duties involved the planning and construction of backlanes between the rows of shophouse type blocks which had been built back-to-back and were now very much overcrowded. The idea was to provide better lighting, ventilation and access to old buildings as well as to make conservancy facilities and the installation of modern sanitation possible . . .'*

— Housing and Development Board Annual Report, 1960
SIT was not initially authorised to build housing, except for those left homeless by its schemes. Only in 1932 was it so empowered, and work on Tiong Bahru estate began in 1936.

1.3 “BREAKING THE BACK” OF THE HOUSING PROBLEM

The People’s Action Party (PAP) rose to power in the 1959 elections, when Singapore gained full internal self-government. It quickly focused on two priorities key to winning wider support — jobs and housing. To tackle housing, it replaced SIT with HDB in 1960. HDB focussed obsessively on what was often called ‘breaking the back’ of the housing problem. It aimed to build as many flats as quickly as possible, to house slum dwellers and squatters, and an exponentially growing population.

As a result of its efforts, HDB was able to achieve startling successes in terms of the speed and volume of housing construction. By 1964, the government had developed sufficient experience and confidence to feel that it had found a way to overcome the housing problem, and break its back (refer to Appendix A). On Merdeka Day in 1964, the Straits Times carried a triumphal article headlined ‘A flat every 45 minutes’:

Lower income groups in Singapore, which once waited helplessly and in vain for years for a Singapore Improvement Trust flat, can today move into a Housing and Development Board flat within days of applying for one. This in a nutshell illustrates how the Singapore Government, within a comparatively short time, has broken the back of the acute housing shortage and provided the people, who have hitherto been crying for a decent place to live in, with modest new flats whose rents are made uneconomically low so that they may be within the means of the tenants . . . In February this year the Minister for National Development announced the Government’s policy to encourage property owning democracy in Singapore as the acute shortage of housing had been alleviated.

— The Straits Times, 31 August 1964

The interest in encouraging home ownership showed that, notwithstanding its early victories, the government was aware of deeper socio-political problems in Singapore. Society remained fragmented along class and ethnic lines, and low-cost public housing in the early years did not truly solve this problem. The population was also highly politicised and various groups, from political parties and nationalist groups to militant unions and communists were able to mobilize popular discontent on various issues and to provoke the masses to participate in strikes or demonstrations that were challenging for the government, as well as disruptive to the economy. And while jobs and housing were the immediate priorities of the government, it realised that Singapore still had
a long way to go before all of its citizens could be assured of decent modern standards of health care, education, social security, and recreation. It therefore sought a way, given the state's limited means and the economy's level of development, to address these issues. Housing became a major vehicle for the achievement of a number of these social policy objectives.

**Endnotes**

2

From a City of Squatters to a Home-owning Democracy

2.1 HOME-OWNING DEMOCRACIES

After he won a seat in the 1963 elections, Mr Lim Kim San stepped down as HDB Chairman in October and became National Development Minister. This could be seen as the end of the first chapter in Singapore’s public housing story. Four years later, then Prime Minister Lee Kuan Yew wrote “Once the back of the housing problem was broken by 1963, our targets were inevitably raised.” The housing problem was not yet solved, but there was now a fast growing light at the end of the tunnel. In the HDB, the government had invented a powerful machine that was steadily solving the housing shortage, with ever more flats built annually.

Around this time, PM Lee was thinking about the need to go beyond the conventional inherited model of rental public housing. He saw the contrast between “blocks of low-cost rental flats, badly misused and poorly maintained, and those of house-proud owners” and was convinced “if every family owned its home, the country would be more stable.” These concerns grew after 1965:

After independence in 1965, I was troubled by Singapore’s completely urban electorate. I had seen how voters in capital cities always tended to vote against the government of the day and was determined that our householders should become home owners, otherwise we would not have political stability. My other important motive was to give all parents whose sons would have to do national service a stake in the Singapore their sons had to defend. If the soldier’s family did not own their home, he would soon conclude he would be fighting to protect the properties of the wealthy. I believed this sense of ownership was vital for our new society which had no deep roots in a common historical experience.

— Lee Kuan Yew
The value of home ownership, and ideas about how it could be achieved, were thus not new. What was interesting in Singapore was that it was able to implement this widely, quickly and effectively, at a time when the economy was in its developing phase. In creating a “home owning democracy”, the PAP had the advantage of the HDB as an efficient developer that could keep costs low, producing low-cost housing in Singapore at $4,000 per unit with a flat every 45 minutes.4

In other countries, some home ownership schemes involved encouraging people to buy private homes, for example, using subsidised finance and infrastructure. In the United States, this was somewhat effective for the middle class, as they took advantage of ample low-cost land around cities. Cheap cars and petrol made commuting to the city for work affordable. The state then helped with loan financing, through its Federal National Mortgage Association (or ‘Fannie Mae’), while developing a good public highway network to connect suburbs to city centres. However, such a model was inappropriate for Singapore. Given its land constraints and a fast growing population, there was no choice but to pursue high-rise, high-density development. As Lim Kim San noted, “from very early we knew that we had to build high because of the limitation of our land size . . . If there was an alternative, we would not have built high all over the place because it costs more to build high than to build low. But we had no alternative.”5

By 1964, Singapore’s leaders had identified a mass home-owning society as a clear goal. It also seemed sensible to opportunistically capitalise on the cost savings and speed that HDB could deliver. The challenge for the government was to develop a workable policy and mechanism to deliver home ownership to the majority of lower income workers.

2.2 1964 HOME OWNERSHIP FOR THE PEOPLE SCHEME

In February 1964, National Development Minister Lim Kim San launched the ‘Home Ownership for the People Scheme’, with the stated objective being “to encourage a property-owning democracy in Singapore.”6 Under this scheme, some newly-built HDB flats were made available for sale to the public. The target market was lower-middle income people, who would otherwise not be able to buy their homes from the private property market.

To launch the scheme, 2,068 two- and three-room HDB flats were put up for sale in Queenstown, on 99-year leases in 1964. Their sale prices were $4,900 and $6,200, respectively. For the vast majority who could not pay the full price in cash up-front, government loans were available. Low-interest loans with repayment over up to 15 years were offered to buyers, who still had to pay a minimum 20 per cent down payment using their own cash. For the three-room flats, this meant a down payment of $1,200 and a monthly instalment of $44. In contrast, a similar flat would be rented out at $60 per month.7 This demonstrated the government’s eagerness to promote home ownership, and to make these homes affordable to the target market.

The government also put in place some restrictions — the scheme was only applicable to Singapore citizens whose combined monthly household income did not exceed $1,000, and where no individual member earned more than $800 per month. Buyers could only acquire flats for their
own residence, and they could not purchase more than one flat. Balloting was used to allocate flats to those who registered under the scheme.

The initial response to the Home Ownership for the People Scheme was moderate and the number of flats sold fluctuated, from 1,600 in 1964, to 1,284 in 1965, 600 in 1966 and 1,499 in 1967. Pre-war SIT-built flats in Tiong Bahru were also offered for sale to sitting tenants, ranging from $10,000 for a two-room flat, to $23,250 for a four-room unit. Tenants were allowed to buy their flats with a 10 per cent down payment and the balance repayable over 15 years at 7.5 per cent interest. Those who could not afford to buy their flats were resettled, and their flats sold. This met with “organised resistance” from the mainly middle class tenants, who were enjoying low rents (compared to neighbours in post-war flats). They formed a working committee, distributed circulars and explored legal action. However, the wider public were keen to buy these flats, and by the end of the year, 94 per cent had been sold. HDB soon started to sell other existing properties in this year, such as terrace houses in Queenstown. With the launch of home-owner HDB flats, tentative steps were taken in 1967 to form the first “Management Corporations”.

2.3 THE CENTRAL PROVIDENT FUND (CPF)

To understand the next critical phase in home ownership policies, we must briefly turn to 1955, when Singapore achieved partial internal self-government and the British began to transfer power to an elected government. Prior to this, colonial officials had started to look into the issue of social security and pension provisions in Singapore. In 1953, the passing of the CPF Ordinance paved the way for the implementation of a fully-funded provident scheme for Singapore called the Central Provident Fund (CPF).

Of course, employees and employers saw CPF as effectively a new tax. Despite some unhappiness, the ruling Labour Front Chief Minister, David Marshall, and Minister for Labour, Lim Yew Hock introduced CPF in 1955. Employers and employees each contributed at a rate of 5 per cent. This was the CPF model the PAP inherited when it came to power in 1959.

In late 1968, the Central Provident Fund Amendment Act was introduced and on 1 September, the Public Housing Scheme was launched. It allowed people to use their CPF funds to pay for down payments and monthly instalments when buying HDB flats. Over time, CPF was also allowed to be used for health and education. This policy change “brought about a sharp increase in the number of applications for the purchase of HDB flats in late 1968 and 1969.” In 1969 — the first full year after the changes to the CPF Act — 8,048 people registered with HDB to buy flats.

2.4 HOME OWNERSHIP POLICY LIBERALISATION

By 1969, a third of Singaporeans lived in the roughly 120,000 units managed by the HDB. Notwithstanding these positive indications, the government saw the need to do more to encourage
home ownership. On 26 December 1969, Law and National Development Minister, E.W. Barker announced a slew of liberalisation measures, which would take effect from the early 1970s:

1. Down payments were completely waived for sitting tenants who purchased their homes, if they continuously lived there for at least two years and paid their rents regularly.
2. The household income ceiling for buying HDB flats was raised from $1,000 to $1,200, and no ceiling was imposed on sitting tenants who purchased their flats.
3. Initial payments like survey and stamp fees (totalling between $300 and $350) would now be incorporated into the loan amount.
4. The loan repayment period was extended from 15 years to 20 years.
5. Property tax for flats sold under the home ownership scheme was standardised at 23%.
6. HDB flat owners could now sell their flats to anyone eligible under the home ownership scheme who registered with HDB, instead of only back to the HDB. This marked the birth of the HDB resale market.

With these measures, home ownership really began to take off. In 1970, 20,598 applied to buy HDB flats — “almost equivalent to the accumulative total of applications in previous years since the ‘Home Ownership’ Scheme was initiated in 1964.” Applicants who wanted to buy HDB flats also soon outstripped those seeking to rent. By the end of 1970, 17,511 people were on HDB’s rental waiting list, while the waiting list to buy a flat was 21,255. This was the start of a permanent trend. Analysis of the HDB waiting list for buying flats showed 69 per cent would use CPF funds.

On 1 July 1971, the income ceiling was raised again, to $1,500. 5-room flats were also introduced for sale to the growing middle class. Applicants with monthly household incomes between $1,201 and $1,500 could only apply to buy 5-room flats.

When asked if the HDB had helped to create political stability in Singapore, Lim Kim San later said: “I think it does... once you own a property, you become more stable . . .”

Lim added that housing demonstrated tangibly that lives were improving, rather than being merely a visual symbol of achievement. “Government’s achievement is nothing”. He explained, “Achievement is something which is nebulous in the minds of the people. But when you say, “Look . . . these houses, this town, you got a job.” So it means they are affected. They benefitted from the policy.”

The change in mood was also noted by former CEO (HDB) Mr Liu Thai Ker who recalled that in the early days, people would resist and resent any attempt at resettlement, but that later on, especially after the rise of home ownership, people would even welcome the chance to move into and own a new flat.

Understandably, the success of the home ownership policy led to concerns from private developers, who felt that it encouraged the middle class to purchase HDB flats rather than private properties. In June 1981, the government’s home ownership policy was thus taken to its logical conclusion, when the use of CPF funds for the purchase of private homes was finally allowed with the Residential Properties Scheme, thus facilitating home ownership for all classes of Singaporeans.
Endnotes

14. Liu Thai Ker, “Roles of Public Housing Revisited” (presentation at the Lee Kuan Yew School of Public Policy, National University of Singapore Bukit Timah Dialogue, Singapore, August 18, 2011).
Managing Affordability and Financial Sustainability

Key to the successful mass home ownership policy was HDB’s ability to conduct a building programme that delivered affordable housing to the majority of Singaporeans in the immediate term, while being financially sustainable over the long term. To do this, the government adopted a two-pronged approach. It sought to reduce the cost of developing public housing as much as possible, while developing a pricing policy for HDB flats that was both financially and socio-politically sustainable. Without the first prong, the second would have been much more difficult, and in this regard, the government took a number of bold measures.

3.1 CUTTING CONSTRUCTION COSTS

The cost of developing public housing centred on two main components: construction and land costs. To tackle construction costs, the government relied on a reconstituted and empowered HDB, and in particular, the dynamism and effectiveness of its new top leadership.

Then PM Lee Kuan Yew appointed businessman Lim Kim San as HDB Chairman, with the authority to hire the people who could get the job done. Lim brought Howe Yoon Chong on board as Chief Executive Officer. Teh Cheang Wan was made Chief Architect.¹ This trio constituted the core group that directed the work of HDB in its crucial early years.

HDB’s relations with suppliers and contractors also changed, and this helped to lower building costs. For example, as there were only two earthwork contractors at the time, “before you can get them to do any work, it takes at least six months.”² HDB therefore took on this job itself, to increase the speed of work. HDB also liberalised the construction sector and encouraged more competition to lower construction costs. “We made it known that anyone who thinks that he can . . . would be allowed to tender for jobs.”³
Lim was as fair as he was tough in dealing with contractors and suppliers. “We made clear to the contractors that we are going to build on a massive scale and they would be allowed to make money — reasonable amount of profit — but they were not allowed to profiteer. . . . Brickworks and granite quarry owners, sand-pit owners were told that if they raised the price artificially high, we would go into quarrying ourselves. And we did later on.”4 Crucially, Lim personally protected contractors from inefficient or corrupt officials.

Lim was strict about getting value for money. For example, he inspected a block of flats and noticed it was not straight, so he got the contractor to re-build it. On another occasion, he found electrical wires were too thin, so he pulled them out and asked for them to be replaced.

In later years, after Lim Kim San stepped down as Chairman, HDB’s leaders continued his tradition of perpetually seeking to rationalise operations, cut waste and improve productivity. Mr Liu Thai Ker describes several instances of such efforts in the 1970s and 1980s, long after Mr Lim had ceased to be HDB Chairman or even National Development Minister.6

Mr Liu noted that one of the ways he tried to control costs was by benchmarking the productivity of HDB’s contractors against the world leaders at the time, the top Japanese construction firms. HDB engaged Shimizu to conduct a detailed study of construction work by HDB’s contractors in Singapore, with a view to improving efficiency. However, he required that all findings and recommendations be shared with HDB officers, who took such thorough records that Shimizu later requested a copy for their own reference. Mr Liu revealed the Shimizu report was extremely helpful in identifying many ways that local contractors could reduce waste and improve efficiency, going to the extent of making videos showing workers idling when they should have been put to work.

Another way in which HDB tried to control costs and improve efficiency was through modularisation. Mr Liu wrote a paper on this in the early 1970s, detailing the benefits of, for example, modularised bricks, which showed that such bricks used less material to produce, for the same surface area. HDB also found at one point that it faced shortages in the supply of window frames, and Mr Liu then instituted a change to standardise window dimensions according to the common dimensions available on the market. Such measures helped to create efficiencies and control building and construction costs.

—I also made it known that if by the 1st and 15th of every month they are not paid, they can have access to me and I’ll find out why . . . . . . .

And gradually it became known that contractors can get their payments on time. There is no fooling around, no corruption . . . we made sure that we do not over specify . . . once the contractor understood what we wanted, where they stood and how we treat them, then we have no more further problems with them. Standard of work improved.5

— Lim Kim San
3.2 LAND ACQUISITION POLICIES

An important plank of the government’s strategy for enabling the development of public housing was the availability of a land acquisition policy. The Land Acquisition Ordinance was first enacted in Singapore as early as 1920, and amended in 1946 and 1955, to empower government to acquire private land for public purposes.

In 1966, the 1920 Ordinance was repealed and replaced with the Land Acquisition Act. It was amended in 1974, which set compensation for acquired land at market value on 30 Nov 1973 or date of Gazette Notification, whichever was lower. One of the central principles of the land acquisition policy was that land owners should not profit at the expense of the State from changes to land zoning as a result of land-use planning decisions. As Mr Liu explained, if a chicken farm were to be acquired in order to build high-rise public housing apartment blocks, the State would only pay what was deemed to be fair value for a chicken farm of that type in that location, rather than for residential land that could house hundreds of families.

3.3 FROM SHELTER TO ASSET

In the 1990s, the government under Prime Minister Goh Chok Tong came to view Singaporeans’ homes as a potential source of security for their old age. As the vast majority of people were now home-owners, their homes could be seen to constitute an asset of sorts. Hitherto, the owner-occupied HDB flat was framed as a reliable shelter rather than something that could be easily lost. Singaporean home owners who did not finance their HDB flats with a bank loan were protected by laws that stated that they could not be evicted from their HDB flat if they became bankrupt. Equally, they could not use their HDB flats as collateral to take on loans for business or other ventures. While this policy has never shifted, the State began to try to find ways to let Singaporeans realise some of the wealth represented by their flats for their retirement. As CEO (HDB) Dr Cheong Koon Hean puts it:

“We provide public housing taking into the consideration the life cycle of our residents . . . we help you to buy your flat as a first timer when you just get married; then we give you a second ‘bite of the cherry’ to upgrade to another flat when you have a bigger family. When you retire, in addition to CPF, housing provides a monetization option too. Residents could let out a room, or realise the appreciated value of their flat by selling it and right sizing to a smaller flat, or tap on the Lease Buyback Scheme by selling the tail end of their lease back to HDB and retaining 30 years so that they can continue to live in their flat . . . so housing is actually used as part of the larger social safety net for our residents”

— Cheong Koon Hean
This “help” that CEO (HDB) Dr Cheong refers to is the market subsidy and housing grants that eligible Singaporeans enjoy when they apply for new HDB flats. With economic growth and through a variety of upgrading measures (discussed in detail in a later section), the value of the flats are maintained and sometimes enhanced. Many could monetise their flat for retirement for example, by ‘right sizing’ to a smaller flat, once their children had moved out, and unlocking the value of their flats, which have appreciated over time.

Later, HDB rules were relaxed to allow owners to sublet some rooms or even the whole flat in order to derive rental income, especially in their old age. HDB’s ‘Lease Buyback Scheme’ was launched in March 2009 to further help Singaporeans monetise their flats. The scheme is meant for low-income elderly households living in three-room or smaller HDB flats, as these owners would have less scope to monetise their homes by renting out a room or ‘right sizing’ to a smaller flat. The scheme involves HDB buying back the tail end of a flat’s lease, leaving the owners with a shorter 30-year lease. In addition to the value of the housing equity unlocked from the shorter lease, the proceeds are topped-up with a generous grant of up to $20,000. Up to $5,000 is then paid out in cash as an initial payment for immediate needs, and the remainder is used to buy a CPF annuity that pays out a fixed income per month for life.

Endnotes

1. Lim Kim San, Oral History Interview by Lily Tan on ‘Economic Development of Singapore’ (transcript), Acc. No. 000526/21, Oral History Centre, National Archives of Singapore, 130.
5. Lin Thai Ker, interview by the Centre for Liveable Cities, Singapore, September 16, 2011.
8. Liu Thai Ker, interview by the Centre for Liveable Cities, Singapore, September 16, 2011.
Meeting Aspirations for Quality Homes

More than 80 per cent of Singapore’s resident population live in HDB flats. Over the last 50 years, HDB has transformed Singapore’s housing landscape from one of squalor to one in which quality homes meet the aspirations of an increasingly affluent society. This feat was recognised by the UN when it conferred HDB the UN-Habitat Scroll of Honour for providing “one of Asia’s and the world’s greenest, cleanest and most socially conscious housing programmes”. How has this been achieved?

4.1 CORE COMMITMENTS OF PUBLIC HOUSING POLICY

Former Minister for National Development Mah Bow Tan described Singapore’s public housing policy as being shaped by three core commitments. First, to provide homes for ownership. This is the hallmark of the public housing system. Second, to provide homes for the masses. This explains the government’s commitment to cater to differing aspirations, needs and income groups. Public housing in Singapore is thus not just about putting a roof over people’s heads, but to build an inclusive home for the majority of Singaporeans. Third, to provide homes for life. The HDB flat is seen as a representation of a component of Singapore’s assets that would appreciate over time alongside Singapore’s economic growth. It is the most tangible stake for Singaporeans in the country.
4.2 IMPROVING THE QUALITY OF HDB FLATS

Throughout the 1960s, the preoccupation had been to solve the acute housing shortage and living conditions of the poor. But by 1977, the number of HDB flats coming on stream had exceeded actual demand. The resulting slowdown in the construction of new flats allowed HDB to refocus its attention on improving existing flats and estates. This was accomplished through several means. One strategy was to build better units to replace the early emergency flats hurriedly constructed to fulfil basic shelter needs.

Another was to upgrade older towns and estates by constructing new facilities. For example in Toa Payoh — Singapore's first planned satellite town, a commercial complex with fast food restaurants and offices, and a new bus interchange were added. Greater emphasis was also placed on the provision of open spaces, facilities such as car parks and playgrounds and landscaping within these. At the individual building and unit level, new lifts were added and electrical load was upgraded. Owners could also make alterations themselves.

4.3 CATERING TO THE MIDDLE ‘SANDWICHED’ CLASS

The property boom in the 1970s saw many in the growing middle class priced out of the property market on the one hand, and whose incomes were a little too high to qualify for HDB flats on the other. Meeting the expectations and aspirations of this segment of the population became a key challenge. A slew of housing initiatives were thus introduced to address this ‘sandwiched’ class.

Five-room and Executive Flats

Five-room and executive flats were introduced by HDB in the 1970s. From 1971, those whose incomes fell within the $1,200–$1,500 income bracket were eligible to buy only the new five room HDB flats. Later, in 1979, the executive flats were introduced for those within the $2,001–$2,500 income bracket. These flats were even bigger than the five-room HDB flats and of better finishes. These new options provided a greater variety of alternative forms of more affordable middle income housing.

HUDC

The government-owned Housing and Urban Development Corporation Pte Ltd (HUDC), set up in 1974, constructed flats following the condominium concept where communal facilities like childrens’ playgrounds and outdoor ball courts were provided. These catered to citizens whose family incomes did not exceed $4,000 a month. Better locations were selected and included Farrer Road, Braddell Rise, Amber Road (Amberville), East Coast (Laguna Park) and Thomson Road (Lakeview), to meet the aspirations of the growing middle class.
To meet the aspiration of private home ownership, in May 1995, the Land Titles (Strata) (Amendment) Bill was passed in Parliament to allow the conversion of leases in HUDC estates to strata titles if each estate garners support from at least 75 per cent of the units for privatisation.

**Premium and ‘White’ Flats**

Besides introducing new development types, HDB also reclassified its flats into two categories—Standard and Premium apartments, with the latter offering special design attributes and better quality flat finishes. ‘White Flats’ without internal partitions were also launched in 1999 to give owners the flexibility to tailor flat interiors.

### 4.4 THE HDB UPGRAADING PROGRAMME

Signals of a change in public housing policy from one of basic amenity provision, to building homes in keeping with the rising affluence of Singaporeans, became increasingly evident in the 1980s, when Mr Lee Yiok Seng, Senior Parliamentary Secretary (National Development) declared that:

“(S)ince the Housing Board had already overcome the housing shortage and poor living conditions of the 1960s, it could now take stock of the changes in the people's lifestyles. They are no longer poor squatters or rent-paying tenants but are economically-active families who choose to reside in HDB estates.”

— Lee Yiok Seng

Concerted efforts to improve existing estates through upgrading programmes and new schemes to provide better quality homes were devised, and in July 1989, the government announced an ambitious long term HDB Upgrading Programme to upgrade existing HDB estates. The government had several aims which it wanted to achieve through the HDB upgrading programme. One was to fulfil people’s expectations of an improved quality of life as their own material well-being improved with Singapore’s economic progress. Second, upgrading provided incentives for the younger population to remain in old established estates like Tiong Bahru and Toa Payoh. In the late 1980s, the government noticed the trend of younger families moving out of the older HDB towns, for newer and more modern flats. However, to build newer estates, and have people move out of the older estates all the time would result in transient communities. HDB’s objective was to build established and cohesive communities with strong bonds. An ageing community could also lead to less economically vibrant shops and schools and sports complexes.
Housing: Turning Squatters into Stakeholders
could also be under-utilised. The Selective En bloc Redevelopment Scheme (SERS) was thus introduced to rejuvenate the old estates by building new and higher density developments on sites vacated by the old blocks. In this way, younger households can move into these estates through buying new flats at these sites. The SERS lessees also have the unique opportunity to move as a community into brand new replacement flats built specially for them. In parallel, upgrading of existing flats would help to upkeep the quality of the living environment and maintain the value of HDB flats. Such estate renewal programmes would also provide spin-offs in the form of a constant stream of work for the construction industry as well as enable architects and designers to acquire a new level of expertise.\textsuperscript{11}

For the upgrading programme, Singapore Citizen owners need only pay between 7 per cent–45 per cent of the cost of the upgrading works depending on flat type, while the government would foot the remaining 55 per cent–93 per cent of the bill.\textsuperscript{12} Where the works affected every unit in the block, the decision of the majority (at least 75 per cent) would take precedence. Legislation was introduced to enable upgrading works to be carried out based on the majority vote.

HDB’s upgrading programme is carried out at the precinct, block and unit levels. At a precinct level, some 7–10 blocks of about 700 to 1,000 units of flats, would be selected to be upgraded together as such a precinct size would allow for each community to have a sense of identity, ownership and belonging.\textsuperscript{13} The upgrading included injection of facilities like covered linkways, landscaped gardens and playgrounds. At the block level, architectural improvements were made to give blocks an identity, with upgraded facades, lift lobbies and entrances.\textsuperscript{14} Within the unit itself, residents could look forward to toilet/bathroom upgrading and space adding items like extra bathrooms and kitchen extension. The new bathrooms would be prefabricated and added onto existing units.\textsuperscript{15} Residents were not expected to move out of their homes and HDB would use ‘dry’ construction techniques (i.e. prefabricate component parts elsewhere) to minimize inconvenience.\textsuperscript{16}

These upgrading works were executed through various programmes — Main Upgrading Programme (MUP), Home Improvement Programme (HIP), Interim Upgrading Programme (IUP) and IUP Plus and the Neighbourhood Renewal Programme (NRP) (see Appendix B for details of each programme), depending on the nature and scale of improvement works involved.

### 4.5 CO-OPTING THE PRIVATE SECTOR IN PUBLIC HOUSING

**Executive Condominiums and the Design, Build and Sell Scheme (DBSS)**

To meet rising aspirations, the ‘Executive Condominium’ (EC) scheme was launched in 1995 to cater to young couples with higher income levels who aspire to own private properties but find them out of their reach. Generally, only those eligible to buy public housing would qualify. All eligibility-related restrictions would be totally lifted after 10 years, after which the units become
private properties. Another scheme called the Design Build and Sell Scheme (DBSS) was introduced in 2005. The DBSS allows the private developer the flexibility to design and construct HDB flats and to determine the pricing of the flats. Besides meeting rising aspirations, another purpose was to inject greater variety and choice through the involvement of the private sector. However, the developers would need to price the flats reasonably taking into consideration the income ceiling imposed on the flat buyers, and the cheaper flats that are directly built and sold by HDB.

**Design Competitions**

Design competitions have also been used as a way to further introduce more innovation and enhance the aesthetics and quality design of public housing. Two examples deserve mention. The Pinnacle@Duxton — HDB's first 50-storey development with unique features like sky bridges, is the result of an international design competition. It stands out as an example of how HDB can build high-rise, high-density but liveable housing within the city. Winning the Urban Land Institute (ULI) Global Award for housing excellence in 2011, the project has also provided a unique opportunity for younger families to move back and inject life into a historic part of the city. To realise the concept of new waterfront public housing in Punggol, HDB launched an International Housing Design Competition in 2008 to solicit innovative and new design ideas for high-rise public housing along the waterway. The Waterway Terraces became one of the signature projects along the waterway, as a result of the competition.

### 4.6 REMAKING THE HEARTLAND

PM Lee Hsien Loong, during the National Day Rally in 2007, offered Singaporeans a vision of a first class living environment with attractive and innovative homes. Titled ‘Remaking our Heartlands’ (ROH), bold new plans were formulated to turn young, middle-aged and mature estates into vibrant homes for Singaporeans. These strategies go beyond the flat, block and precinct levels, and take on a more holistic perspective to “re-make” the estate.

Three towns were selected as pilot towns — Punggol, Yishun and Dawson. Envisioned with attractive waterfront housing and proposals to activate the coastline, the new Punggol Town has been earmarked to be an Eco-town to test bed HDB's efforts in sustainable developments.

### 4.7 IMPLEMENTING SUSTAINABLE DEVELOPMENT TECHNOLOGIES

Greater environmental consciousness has seen HDB embarking on efforts towards greater sustainable development. The Treelodge@Punggol, HDB’s first eco-precinct, serves as a ‘living laboratory’ to test new ideas and green technology. HDB adopted the fundamental principle by incorporating
passive design strategies upfront to tap on the elements of nature, such as wind, sun, greenery and rain, to reinforce sustainable development. Environmental features such as rooftop solar panels, rainwater harvesting tanks and centralized chute for recyclables on every level, were then introduced to further enhance green public housing. Strategically located transport facilities promote green commuting, and community initiatives like gardening activities, recycling waste and water saving efforts were put in place to encourage residents to go green. R&D studies were conducted and urban solutions in the areas of energy, waste and water management (such as rainwater harvesting) were explored with a view to lowering the implementation cost of these solutions and replicating them across other towns in future.

Endnotes

11. “HDB flat owners will not be forced to renovate their homes, says Dhana”, The Straits Times, October 20, 1989, 3.
12. Ibid.
Singapre is essentially an immigrant nation and hence the composition of its population is multi-racial and multi-religious. A very important objective for nation building when Singapore first attained its independence was to achieve social cohesion where people of different races can live together in peace and harmony.

In 1950s Singapore, ethnic communities could be found in distinct areas — rural Malay villages in Pasir Panjang and Changi, or Indian dock and naval base workers around Tanjong Pagar and Sembawang. Even the majority Chinese were clustered in certain areas along dialect or clan lines, such as the Hainanese around Beach Road, the Cantonese around Kreta Ayer and the Teochews around the Singapore River. Ethnic or sub-ethnic groups in colonial Singapore were thus often strongly associated with distinct occupational and geographic identities.

5.1 INITIAL DISPERSAL OF ETHNIC ENCLAVES

Many such communities initially lived in slums, squatter settlements or villages. In the 1960s, these squatters had to be progressively resettled into public housing and the slums cleared as part of urban renewal and public housing programmes. In the resettlement process, there was an opportunity to achieve a different mix of races within new public housing estates. Writing in 1972, a Swiss expert made these observations:

*From the start, the HDB saw the need to overcome ethnical and cultural barriers among the people. Hence, the various races were not housed in different establishments. People of different language, culture and religion were brought into close proximity in the high-rise flats. It is, however, questionable whether any real integration is achieved thereby.*
It is worth noting how this initial ethnic dispersal was achieved. Prior to 1989, “each household had approximately the same probability of being allocated a flat within a particular New Town as any other household, regardless of ethnicity. The balloting system meant that the allocation of flats was done purely by the luck of the draw.”\(^2\) In other words, the design of the flat allocation system (i.e. random balloting) tended towards a good ethnic mix in public housing.

In 1989, then National Development Minister S. Dhanabalan said “the HDB has had a long-standing policy of ensuring there is a good racial mix in its estates through its allocation of flats.”\(^3\)

Of course, the achievement of a degree of ethnic integration went beyond merely HDB flat allocation and resettlement policies. Ethnic integration was complemented by language and education policies, as well as national service as a shared experience for men of all backgrounds. Also critical was the emergence of modern jobs with the public sector or multi-national investors, where English language abilities and an educational grounding in science and mathematics were more important than family connections or membership of clan or dialect groups. The provision of schools in New Towns, as well as modern jobs in the form of adjacent light industrial estates, also facilitated ethnic integration in the public housing landscape.

\[ 5.2 \text{ RE-EMERGENCE OF ETHNIC CLUSTERING} \]

As a result of HDB’s flat allocation and resettlement policies, ethnic groups were well-mixed across the various HDB New Towns as these were developed over the early decades. However, with the liberalisation of home ownership policies in 1970 and the creation of a relatively open market for resale HDB flats, coupled with dynamic economic development and the tendency to change and upgrade both job and housing types, Singaporeans experienced a high degree of residential mobility, as they regularly bought and sold their flats to move closer to jobs or extended family members, or to acquire a larger apartment. As a result, one of the trends that was observed was the re-emergence of ethnic clustering in some areas. According to Mr Dhanabalan, “by 1986, when the HDB’s building programme was beginning to slow down and when the resale market was beginning to grow, the HDB began to see the early signs of a tendency for certain estates to attract a disproportionate number of residents of a particular race. The HDB began to study the trends as soon as it discovered them.”\(^4\)
One speculated reason for the re-clustering along ethnic lines included the desire of married adult children to live with or near their parents. Grandparents often helped with child-minding while both father and mother worked, for instance.

### 5.3 1989 ETHNIC INTEGRATION POLICY

When policy makers noticed that ethnic enclaves were re-forming in New Towns — they initiated the Ethnic Integration Policy (informally known as the ethnic quota policy) in 1989 to ensure a mix of groups in each town and even apartment block.

To arrive at the ethnic quotas, HDB took into account the ethnic breakdown of the national population and the projected demand for each group, based on their rates of new household formation and trends in application then.

The quota policy works as follows: for new flats, a particular ethnic group will not be able to buy a flat from HDB if the quota limit for that group has been reached for the relevant block or neighbourhood. For re-sale flats, the workings of the policy are more complex. In neighbourhoods or blocks where the limit of a particular ethnic group is reached, a transaction is still allowed between a seller and a buyer belonging to that same ethnic group as this will not further increase the proportion of the affected group in the neighbourhood/block. However, a buyer of the affected ethnic group cannot buy a resale flat from a lessee of other ethnic groups as this will result in further increase in the number of households of that ethnic group.

### Endnotes

4. Ibid.
Housing and the Family

Housing policies in Singapore are concerned with more than providing people a place to live. With 83 per cent of Singapore’s 3.8 million residents housed in HDB flats, the public housing platform becomes a useful tool through which social and ideological goals may be achieved. One such goal is to help ensure that the family remains the basic unit of society. Although very much a part of Singapore’s ideological discourse, the importance of the family was formally introduced in national ideology through the White Paper on Shared Values in 1991.

First mooted by then Deputy Prime Minister Goh Chok Tong in 1988, the basis for developing this Singapore identity was to identify key common values that all racial groups and faiths can subscribe to and live by, especially in an era of globalization where Singaporeans were exposed to external influences. The family was thus identified as the most stable fundamental building block of the nation — the basic unit of Singapore society.

6.1 PUBLIC HOUSING AND THE SUPPORT OF PRO-FAMILY POLICIES

Unlike private housing where homes are traded based on commercial principles to the highest bidder, public housing policies are crafted to favour preferred social values and incorporate social policies. For one, public housing policies support the formation and maintenance of family units. A key eligibility requirement to owning an HDB flat is the necessity to form a family nucleus, either with a spouse, with parents, or with children if one is divorced or widowed. HDB takes a life-cycle approach — offering products that are suitable for its residents at various stages of their lives, including homes for new family units, young families with school going children, families with married children, and the elderly.

“In Singapore, housing is not about housing only . . . . We are all things to all men”

— Cheong Koon Hean
In the 1960s, public housing was strictly reserved for families with at least three or more persons and it was not possible for singles to purchase HDB flats for almost a decade thereon. Then in 1972, the policy was relaxed to allow at least two singles to own a flat if one of them was over the age of 40 years.4

To date, singles can buy only a resale HDB flat in HDB estates if they are at least 35 years old. In addition, more help is now given to singles. They enjoy a CPF housing grant of $15,000 and qualify for HDB’s mortgage loan at the concessionary interest rate as well if they meet the eligibility condition.5

6.2 ENCOURAGING FAMILY FORMATION AND PROCREATION

Application for a new HDB flat through HDB’s fiancé/fiancée scheme has often been seen as a unique marriage proposal in the Singapore context. Under this scheme, engaged couples can book a flat prior to marriage, but they must produce their marriage certificate within three months of them taking possession of their new HDB marital home.

To assist first-time buyers who would like to buy resale flats, a CPF Housing Grant of $30,000 is given to eligible applicants, with the amount increased to $40,000 if the couple buys a resale flat to stay with or near their parents.6 This coincided with the government’s concern to try and address the falling birth rates below replacement levels in the 1990s. The CPF Housing Grant was intended to help young couples who wish to marry and set up home, thus encouraging earlier family formation and procreation.7

Encouraging new household units remains a key thrust of housing policy. Indeed the new Minister for National Development, Mr Khaw Boon Wan, pledged in 2011 that the housing needs of newlyweds would be a key focus area, so that they may be provided their first homes at affordable prices.8

In line with the government’s wish to raise birth rates, Singaporean families with three children or more also get to enjoy balloting privileges under the Third Child Priority (TCP) Scheme when they apply for new HDB flats. Up to 5 per cent of the available flat supply is set aside for offer to TCP applicants.

6.3 PROMOTING FAMILY TIES

To encourage Asian values of respect and filial piety and to enable childcare support for working mothers, an array of schemes have been introduced over the years to promote extended family living or proximity living among family members. The Joint Balloting Scheme was introduced in
1964 to allow parents and their married children to apply together to live in adjoining flats, and vice versa to foster closer family ties. In 1982, families applying to live together in a flat under the Multi-Tier Housing Scheme were given priority over others as well as longer term loans.\(^9\)

Higher subsidies in the form of CPF monies were another way to incentivize proximity living among extended family members. For instance, families who buy a resale flat near their parents (within the same town or within 2km) enjoy a higher CPF Housing Grant of $40,000, instead of the regular $30,000. Similarly, singles who meet eligibility criteria to purchase an HDB resale flat to live together with their parents also qualify for a higher CPF Housing Grant of $20,000, instead of $15,000.

In 1993, it was found that 19.5 per cent of married children live with their parents while 45.2 per cent lived near them — in the same block, within walking distance, in the same estate or a neighbouring estate.\(^10\) This is described as ‘intimacy at a distance’;\(^11\) in which the benefits of an extended family could be enjoyed without sacrificing the independence of the nuclear family.

This rationalization is perhaps the reason why demand for flats in mature estates, with its established infrastructure and services, is still very strong. In fact, in May 2011, the government announced that it was looking into launching more Build-to-Order projects in 2012 within mature HDB estates, even as it ramps up HDB’s building programme through projects elsewhere.\(^12\) To incentivize proximity living, couples seeking to live near their parents get double the chances of getting a flat under HDB’s Married Child Priority Scheme.

Beyond the broader policy measures, HDB has also implemented family-friendly schemes at a project-specific level. In 2009, two new housing schemes in the mature Dawson estate in Queenstown were introduced. One is the ‘Flexi-Layout Scheme’ in SkyVille@Dawson. This scheme offers flexibility to families with varying configurations of internal layouts, in accordance to lifestyle needs. Each flat is designed with a flat floor, beam-free ceiling and structural columns located along the perimeter of the flat.\(^13\) The other is a multi-generation living scheme in SkyTerrace@Dawson which allows parents and married children to buy paired flats, such as a 4-room flat with a Studio Apartment or a 5-room flat with Studio Apartment. Taking into consideration privacy concerns, the flats are innovatively designed as two separate units with interconnecting doors.\(^14\)

The private sector has in recent years also jumped on the band-wagon to tap the growing popularity of extended family living in Singapore. Apart from the usual two-, three- or four-bedroom layout options, property developers have also introduced ‘dual key’ apartments in their projects. Some two-bedroom units for instance, have a studio apartment attached to it. These studio apartments come fully equipped with its own kitchen, bathroom, dining and living areas with its own entrance that opens up to a foyer shared with the 2-bedroom unit. They also provide the possibility of generating additional income as rental units since the studio apartments are self-contained. Such designs build flexibility into changing lifestyle needs and demographics.\(^15\)
6.4 HOUSING THE ELDERLY

A third prong that governs housing policy in Singapore is to ensure Singaporeans age gracefully and actively.

HDB’s upgrading programme which began in 1989 already sought to take into account the needs of Singapore’s greying population and incorporated elder friendly features in the design of its upgrading works. For instance, the Lift Upgrading Programme (LUP) ensures that lifts service every level within the block so that senior residents can move about freely and easily. Within flat developments, elder-friendly features such as uniform ground levels, lever taps and barrier free features are incorporated within upgrading works and design. HDB also ensured that at least one of the bathrooms in the flat will be wide enough for wheelchair access. The grounds and walkways within HDB precincts are also reworked during the upgrading process to remove steps and barriers, with ramps put in where possible to facilitate the accessibility of senior residents.

Besides customizing existing HDB flats, purpose built senior-friendly studio apartments (SAs) were launched by HDB in 1998 to provide another housing option for those aged 55 years and above. Tailored for independent and elderly living, these apartments come with elderly-friendly and other safety features, and are priced within the financial reach of the elderly. To keep SAs affordable, they are sold on shorter 30-year leases, instead of the usual 99-year lease term for new HDB flats. SAs can be within purpose built stand-alone blocks or intermixed with other flat configuration types. The SAs are twinned with Senior Service Centres set up in the vicinity to act as all-in-one centres of social services to senior citizens. The centres are equipped with monitoring and emergency response systems and will give residents access to welfare and recreational services.

In addition, HDB’s Lease Buyback Scheme (LBS) assists the lower-income elderly in monetizing their 3-room or smaller flat. The owner-occupier sells the remainder of the lease back to HDB whilst retaining a 30-year lease. So if the remaining lease on a flat is 70 years, 40 years would be sold back to HDB and the owner keeps a 30-year lease. The government will give a grant up to $20,000. The owner receives up to $5,000 in cash, and the remainder is used to buy an annuity from CPF Board, which pays out a steady stream of income to the owner for life. It gives our elderly home owners the best of both worlds — ageing in place in the same home within familiar surroundings, whilst receiving a monthly income for life. The owner of a 3-room flat may even choose to sublet a room of the flat to generate additional income. HDB also ensures that the elderly owners comprehend the specifics of the scheme. For instance, HDB requires someone, preferably the children or family members, to accompany them for financial counselling prior to the application’s completion. This is to ensure that they understand the fundamentals and conditions of LBS.
6.5 HOUSING THE LOW-INCOME AND NEEDY FAMILIES

HDB has also resumed the building of 2- and 3-room flats as an option for families who need to right-size their flat due to changing demographics or financial circumstances. These 2- and 3-room flats are set aside for the lower income with income ceilings of $2,000 and $5,000 respectively.

The low and lower-middle income households also enjoy more subsidies in the form of grants given on top of existing housing subsidies. The Special CPF Housing Grant (SHG) of up to $20,000 and the Additional Housing Grant (AHG) of up to $40,000 are given to help such families own homes. A Tenant Priority Scheme is also in place to give those wishing to move from rental to ownership priority in their application. However, for those unable to own homes, HDB provides highly-subsidised rental flats under its Public Rental Scheme to eligible Singapore citizens, with monthly rents from as low as $26.

HDB recognizes that while the general policies apply across the board, there are specific cases which merit special consideration. CEO (HDB) Dr Cheong notes that the challenge is to develop “policies with heart”. As custodian, HDB practices a fine balancing act administering the various housing schemes and the social values they represent. Changing social norms, lifestyles and demographics over time would likely see HDB continuing this delicate task of ensuring housing policies meet the goal of building an inclusive society equitable for all.

Endnotes

3. The five Shared Values are : (1) Nation before community and society above self (2) Family as the basic unit of society (3) Community support and respect for the individual (4) Consensus, not conflict (5) Racial and religious harmony. See “Shared Values”, White Paper, Singapore: Singapore national Printers, 1991.
5. Ibid.
10. Ibid.
14. Ibid.
15. Ibid.
Public housing also plays an important role in the building of communities in Singapore. In particular, the extensiveness of public housing in Singapore enables members of Singapore's diverse society to share common experiences and forge a common identity. HDB's mission is therefore not only to house Singaporeans, but to build an inclusive nation, and foster cohesive communities as well.¹

### 7.1 QUALITY DESIGN

To solve housing shortages urgently, the internal floor plans and facades of HDB flats were initially standardised. HDB blocks up to the 1980s were therefore marked by structural homogeneity and regularity of form.² Once the housing shortage was met by the 1980s, HDB turned its attention towards developing more aesthetic and distinctive towns.

**Creating Public Symbols**

In the 1980s, steps began to be taken to inject variety into HDB towns by adding distinctive features to each estate, so that residents would recognize a look and feel in their towns that they could call their own. For instance, HDB moved from monotonous slab blocks to blocks distinguished by colour, with the use of different types of building materials, facade designs and motifs, complemented by a variety of roof treatments such as pitched roofs. HDB also sought to promote new town character and community identity through the use of new building designs, in which different building heights were combined to break the monotony of the skyline.³ Strategically located blocks, especially those along main thoroughfares, were uniquely shaped so that they would add
variety to the building landscape and could become landmarks. Street architecture, such as the bus-stops in Pasir Ris New Town, had distinctive blue and white pitched roofs to create a sense of territoriality and enable residents and non-residents to realize where the boundaries of the estate were.\textsuperscript{4} New concepts such as roof top gardens on multi-storey car parks added an interesting dimension to new towns as well, besides addressing functional needs.

These urban design elements and architectural styles can be visually prominent, and in that sense, serve as public symbols. Due to their visual and aesthetic quality, they have high imageability, offering a sense of identity for the estate.\textsuperscript{5}

**Heritage-led Planning and Design**

Another meaningful design approach is to tap on the heritage of a place. In Pasir Ris, for instance, an estate located close to the sea, HDB sought to create a more resort feel for the estate, and planned the estate around the three rivers that traverse the area. Pedestrian boulevards were built along the rivers with bridges and lookout spots added for residents to enjoy the scenic views.\textsuperscript{6} Punggol, with its distinctive waterway is envisaged as a waterfront town. The history of Punggol has been inscribed on the Heartwave Wall along the waterway. This re-telling of the history of the area, it is hoped, will educate residents and develop a greater sense of attachment and rootedness to their living environment. Familiar landmarks like the old Punggol Road will also be retained and linked to new promenades along the coast.\textsuperscript{7}

In the same way, HDB through the ‘Remaking Our Heartland’ programme, will look out for distinctive and meaningful heritage elements in the overall remaking and rejuvenation of the town.\textsuperscript{8}

**Private Sector Involvement**

The 1990s saw the introduction of schemes intended to give further architectural sophistication to public housing. Launched in 1991, the Design and Build (D&B) scheme enabled private architecture and construction firms to bid for contracts to build apartment blocks. Known as ‘premium flats’, they feature coordinated tiles and sanitary fixtures, floor to ceiling windows, circular balconies and basement car parks linked to the block. The Design and Build scheme was taken a step further when the Design, Build and Sell Scheme (DBSS) was introduced in 2005, enabling the private sector to undertake the entire public housing development chain — from tender of the land to design, build, and the pricing of the flats for sale. The scheme was intended to meet the aspirations of those looking for HDB flats that were ‘special’ and were willing to pay a premium for them. These projects are generally well-located and come with better quality interiors and finishes (see Figure 1b)
7.2 BUILDING COMMUNITIES

HDB also gives considerable thought and effort to planning its HDB estates, from the town and neighbourhood levels to the precinct levels to develop ‘fields of care’. Fields of care refer to places which may not be visually distinct but they nevertheless evoke meaning for their inhabitants because they create places where residents can interact. There is affection and attachment to these places because of the time spent, repeated experiences, and meaningful interactions. The meaning of place or a sense of place is closely linked to character and identity of a place.⁹

Harnessing Physical Design

New Towns, Neighbourhoods and Precincts

Mr Liu Thai Ker remembers that when he first joined HDB in 1969 as Head of Design and Research, he had asked Mr Teh Cheang Wan [then CEO (HDB)] “What do you mean by new town? Can you give me a definition?” The swift response that followed: “No, I don’t have a definition.” Mr Liu and his team spent one and a half years thinking, studying and crystallizing what a new town was and should be. Through interviews and market studies, new towns were pegged at a size of 250,000 people, underpinned by central concepts of sustainability and self-sufficiency. The next tier — the neighbourhoods — were pegged at around 15,000 people (4,000 to 6,000 dwelling units), which worked out to be around 50 hectares in size, and a distance of 700–800 metres, all within walking distance of the neighbourhood centre which houses facilities.
like wet markets, and food and provision stalls for daily necessities. Laid out to facilitate pedestrian activities, residents would inevitably meet, in the hope that familiarity over time would engender community development.

Although British new town theories had at that time only come down to the neighbourhood level, Mr Liu felt that the neighbourhood was still rather large a scale for people to meaningfully relate to one another. He approached sociologist Chua Beng Huat and asked for the smallest scale of community that would give one a sense of territoriality. The figure suggested was around 700 to 1,000 dwelling units, occupying about three hectares of land. This became the planning principle of the precinct. Each precinct would be surrounded by trees and access managed via physical design such that there would only be one point of ingress and egress so that people were bound to meet. This would enhance the possibility of at least facial recognition, and such familiarity could enhance safety for those living in the precinct.

Precincts are linked via pedestrian paths and walkways and delimited by an activity centre such as hardcourts for basketball and playgrounds. Through repeated usage of these pedestrian pathways and activity foci, precincts could potentially become a meaningful place for residents, because it is the place where they play out their daily rhythms of life. Accidental meetings among neighbours as they go about their daily routines would help to create a sense of familiarity, strengthening community ties and hence a sense of belonging to the community.

The descriptions of these planning principles demonstrate how, from the large new towns being created, HDB systematically sought to create human scale communities within the new town, to facilitate the spontaneous development of fields of care.

‘Courtyards in the Sky’

At an even more micro-scale, other design elements were used (right from the beginning, even before precincts were introduced) to facilitate neighbourly interaction. One such element was the common corridor in HDB blocks, which created common linked spaces. Called ‘courtyards in the sky’, they were linked vertically by staircases and elevators. However, Mr Liu felt that the long corridor was too impersonal. He consulted with sociologists and observed that one is likely to meaningfully relate to only about seven to eight neighbours along the corridor. He thus introduced the segmented corridor concept, breaking up the long corridor into three to four segments, with a common stairway to be shared among the seven to eight flats within that segment. As a testimony of its success, Mr Liu recounted how on one of his site visits, six months after the segmented corridor concept was implemented, he found children from all of the other six to seven families in that corridor followed him into the living room of the family he was visiting. In six months, the neighbours had come to know one another.

Today, the essence of segmented corridors is retained in HDB housing designs where neighbourliness is fostered through having a smaller number of flats on each floor, served by a shorter common corridor with lifts that stop on every floor.
void decks

Another design element introduced to enhance community building opportunities was the ground floor void decks, introduced in 1970. According to former Chief Architect of HDB Mr Tony Tan Keng Joo, the void deck was simply devised to create an informal space for residents to meet and talk. It serves as social space and shelter from the tropical heat for residents passing through. Wary of crime that could thrive in public housing estates, tables and chairs are placed strategically at lift lobbies so residents can keep an eye on people going in and out of their blocks. The void decks are thus valuable external social space — they are spaces where one passes through on the way in and out of one’s block of flats, a space where parents and grandparents wait for kids to be picked up by or dropped off from the school bus, and where people meet for a brief chat. They are also important sites for social and religious ‘occasions’ and can be decorated overnight for a Malay wedding or turned over the next day for a Chinese funeral. The Michelin Green Guide to Singapore terms void decks “a barometer of racial integration in Singapore”.13

Adding to the variety of void deck activity is the proliferation of social facilities such as kidney dialysis centres, student care facilities and even dance studios. To supplement the void deck spaces, HDB also provides more spaces at roof top gardens and sky gardens for communal uses.

Encouraging Community Bonding

While physical design plays a critical role in shaping the spaces where people interact, ‘software’ programming is important too in promoting active citizenry and in giving residents a greater sense of ownership and developing a community spirit. As CEO (HDB) Dr Cheong puts it:

“We realized that what we are building is a community, and an endearing home is grown through a sense of community. We cannot just build physical flats, but need to encourage and facilitate social interaction as well . . .”14

— Cheong Koon Hean

Thus, in 2009, HDB set up a community relations arm. The department is tasked to formulate and implement community bonding initiatives, outreach and policies, and oversee HDB’s community engagement programmes. A working group chaired by the Deputy CEO of HDB brings together different agencies such as People’s Association, Ministry of Culture, Community and Youth (MCCY), National Parks Board (NParks) and other relevant agencies. They meet regularly and share information and best practices so that efforts are not duplicated and agencies can better coordinate
initiatives and resolve issues when they arise. All this is done with the aim of enhancing a greater sense of social cohesion and ownership within HDB towns.\textsuperscript{15}

For instance, in the case of the Punggol Waterway, HDB designed and built the waterway and promenades, after which these facilities were handed over to Public Utilities Board (PUB) and National Parks Board (NParks) for management. HDB then worked closely with People’s Association to ‘activate’ the use of the waterway through the formation of the Punggol Waterway Activation Group (PWAG). This is a cross-governmental agency committee which helps to organise and encourage the community to use the waterway creatively, be it for cycling, canoeing and mass sporting events and carnivals.\textsuperscript{16}

Welcome parties and completion ceremonies also form a core element in HDB’s efforts to integrate residents into their new homes and community. HDB promotes neighbourliness through the Good Neighbour Award jointly organized with People’s Association.\textsuperscript{17} It also brings this message of good neighbourliness to schools, so that children are inculcated with good social habits from young. In addition, HDB works with NParks on the ‘Community in Bloom — In the Heartlands’ programme to foster a gardening culture among residents, but more importantly, through the activity of gardening, to build camaraderie and forge community bonds among its residents.

**Promoting Active Citizenry**

Settlements in Singapore had been historically based on ethnicity, dialect, or clan. Hence a new spirit of neighbourliness had to be cultivated in the new HDB estates, where high-rise flats have reduced chances of social interaction among residents. The idea of Residents’ Committees (RCs) was mooted in 1978 and established for every neighbourhood zone within the public housing estates in Singapore to foster community spirit and overall social cohesion. [Those living in private housing estates wishing to be more involved in matters within their community can participate through Neighbourhood Committees (NCs).] The Citizens’ Consultative Committees (CCCs) and Town Councils (TCs) are other ways in which residents can be involved in activities of the estate. HDB’s Heartland Ambassador Programme also mobilises the youth to do their part for the community in spreading neighbourly tips and messages on eco-living in the estates.

Indeed, resident involvement is an essential ingredient in engendering a sense of ownership and bonding towards one’s community. For example, the Neighbourhood Renewal Programme (NRP) enables residents to be involved in their neighbourhood. Introduced in 2007, the NRP process includes consulting the residents when proposals are drawn up to upgrade and to improve the precincts. Since embarking on the ‘Remaking Our Heartland’ programme, exhibitions of the new proposals for estates such as Punggol and Dawson have been showcased, with consultation sessions conducted regularly to gather feedback from the community.\textsuperscript{18} Moving forward, former CEO (HDB) Tay Kim Poh noted that more opportunities for such programmes would be useful as it gives residents a keen sense of ownership and belonging for their community.\textsuperscript{19}
Public housing plays a key role in nation building and community bonding. In this, the efforts have targeted both hardware and software aspects. Thus, HDB's plans and designs have incorporated facilities and spaces for residents to mix and mingle and forge ties. Beyond physical design and planning, cultivating the 'heartware' and community spirit is key. As HDB embarks on its ambitious vision to remake the HDB heartland and to implement more upgrading and renewal programmes for the next 20–30 years, a more open and consultative style would help to foster a greater sense of ownership among residents.

Endnotes
4. Ibid.
5. Ibid.
6. Ibid.
8. Ibid.
12. Liu Thai Ker, interview by the Centre for Liveable Cities, Singapore, September 16, 2013.
15. Ibid.
16. Ibid.
17. Ibid.
19. Tay Kim Poh, interview by the Centre for Liveable Cities, Singapore, October 6, 2011.
Singapore's former Prime Minister Lee Kuan Yew touched on the role of housing in an interview with the Centre for Liveable Cities, when he said "there must be a sense of equity, that everybody owns a part of the city . . . unless you give them a home, why should they be fighting for the country?"! Singapore has developed a unique housing model over the last half century, with innovative solutions that helped eradicate homelessness, achieve one of the world's highest home ownership rates, and create diverse and inclusive communities. Centred on the provision of high-quality public housing, this has contributed to the creation of a sizeable middle class and a stable, multi-ethnic society.

Notwithstanding this success, Singapore's housing model is not static. As this Study has tried to show, the authorities regularly adapted policies to address social changes. For example, higher quality public housing was developed to meet rising aspirations as Singaporeans grew more affluent. Likewise, the Ethnic Integration Policy was instituted to address ethnic re-clustering as a result of the open resale market for HDB flats.

Today, Singapore is experiencing three demographic shifts which would be of particular relevance to the social aspects of housing policy: a rapidly ageing population, growing income inequality, and an influx of foreigners. These shifts pose new challenges, and raises new questions for housing policy makers.

How can government continue to ensure that it provides affordable quality housing for first time buyers as income inequality grows with globalisation, especially for the lowest income groups? Should government do more to address the housing aspirations of the middle class, or even upper middle class? Housing for singles, divorcees, single-parents or other non-traditional groups and even foreign workers will also demand more attention from policy makers. How do we help the elderly age in their communities?

These are some of the challenging issues that policy makers will be dealing with, as they continue to adapt Singapore's housing model to an evolving society. Singapore will have to be innovative in developing policies that address these challenges. Ultimately, policy choices must secure support
from its stakeholders — the people of Singapore. As Minister for National Development, Khaw Boon Wan, says, “What makes things possible or impossible would be whether there is good political leadership to galvanise people to do the right things and move forward together.”

Endnotes

1. Interview with former Prime Minister Mr Lee Kuan Yew, conducted by Dr Liu Thai Ker, Chairman of the Centre for Liveable Cities, at the Istana on 31 Aug 2012.
2. Dialogue with Mr Khaw Boon Wan, Minister for National Development, at the Third Leaders in Urban Governance Programme, organised by the Centre for Liveable Cities at the Civil Service College on 5 Oct 2012.
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Tay Kim Poh, Interview with the authors (unpublished transcript), October 6, 2011.


## APPENDIX A

**SIT /HDB UNITS COMPLETED TO 1964**

<table>
<thead>
<tr>
<th>Year</th>
<th>Units Completed</th>
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**SIT/HDB UNITS COMPLETED**

(from HDB Annual Report 1964)

Source: HDB Annual Report 1964
APPENDIX B

HDB UPGRADING PROGRAMMES

Selective En bloc Redevelopment Scheme (SERS)

SERS was launched in August 1995 as part of the Government’s estate renewal strategy for existing HDB estates. Under SERS, old estates with high redevelopment potential are identified. The government then acquires the flats in these old blocks by compensating the flat owners the prevailing market price of the flat, as well as an additional amount for removal expenses. The flat owners are also guaranteed a new replacement flat, which are priced with a generous subsidy, below their market values. The land made available by demolition of these old blocks can then be redeveloped to yield more flats. In this way, the new developments in older estates will help to physically rejuvenate the old estates physically, as well as attract younger residents to move into these older estates. Overall, SERS has given older estates a new lease of life.

Main Upgrading Programme (MUP)

MUP was launched in 1989 to enhance the overall living environment of the estate. It offered residents a ‘standard package’ that comprised improvements to the precinct, block and within the flat. Residents were also given the option of a space adding item (SAI) (i.e., extra bathroom, balcony, or kitchen extension) — the specific type would vary depending on the preference of the majority of residents, existing site constraints and block layouts. The MUP would proceed only if 75% or more of the Singapore Citizen eligible households voted in favour of the upgrading works.

Lift Upgrading Programme (LUP)

The LUP was launched in 2001 with the aim of providing direct lift access, where feasible, to existing HDB blocks built without 100 per cent direct lift access. The LUP would proceed only if 75 per cent or more of the Singapore Citizen eligible households in a block voted in favour of it.

Home Improvement Programme (HIP)

HIP has replaced the MUP since August 2007. HIP helps to address common maintenance problems such as spalling concrete and ceiling leaks. Flats built up to 1986, which have not undergone the MUP, are eligible for the HIP. Essential improvements would include the replacement of waste pipes, the repair of structural cracks and spalling concrete, and the upgrading of electrical supply. The Government fully funds the costs of these works. Residents may also opt for improvement works
such as the replacement of the entrance door, grille gate and refuse hopper, and the upgrading of toilets/bathrooms, the costs of which are highly subsidized. For instance, Singapore citizen residents living in 3-room flats need only contribute 5 per cent of the cost, while those in 5-room flats, 10 per cent of the costs.

**Interim Upgrading Programme (IUP) & IUP Plus**

IUP was launched in 1993. Essentially, the programme includes the provision of pedestrian covered linkways, repainting of the blocks and new letter boxes. This is fully funded by the Government. The IUP was subsequently combined with LUP as ‘IUP Plus’ in May 2002.

**Neighbourhood Renewal Programme (NRP)**

In August 2007, NRP was introduced and replaces the IUP Plus scheme. The NRP focuses on both block and neighbourhood improvements, and can be implemented on a larger area basis of 2 or more contiguous precincts. Blocks that are built up to 1989 and have not undergone the MUP, IUP or IUP Plus are eligible for the NRP, and all costs are borne by the Government and implemented by the Town Councils. Examples of improvements include residents’ corners and lift lobby tiling at the block level, and drop-off porch, linkways, soccer pitch, fitness corners and jogging track at the neighbourhood level. Residents are invited to offer their feedback and propose improvements. Where feasible, such feedback is incorporated in the design of the improvement works. The NRP will proceed if at least 75 per cent of the eligible flat owners in the neighbourhood indicate their support.