Building Homes, Shaping Communities

Public housing in Singapore has come to mean more than just providing affordable high quality homes, it is also about meeting the needs and aspirations of all Singaporeans.
Our aim is to build homes that encourage the growth of vibrant, thriving multi-racial communities. The work encompasses a wide range of activities that include the planning and development of new towns, the allocation and managing of HDB properties, and the upgrading and redevelopment of older HDB towns and estates.

**Promoting Home Ownership**

Since our first rental blocks in the early 1960s, public housing in Singapore has made remarkable strides in standards and quality. Our public housing programme has earned international accolades and recognition for setting the high standard of living conditions in Singapore.

The cornerstone of Singapore’s public housing programme is our home ownership policy. Started in 1964, the Home Ownership for the People Scheme aimed to give Singaporeans a tangible stake in their country and its future. Today, HDB flats have become a significant part of our people’s assets, as about 95 per cent of HDB residents own their flats.

As public housing in Singapore is aimed at the masses, affordability is of paramount importance in MND’s policy considerations. With its pricing subsidy and attractive mortgage repayment plans, the Government has ensured that the prices of new HDB flats are kept within reach of the vast majority. In addition, allowing the use of Central Provident Fund (CPF) savings for the purchase of HDB flats has enhanced their affordability. First-time homebuyers can also apply for a CPF Housing Grant if they prefer to buy a resale HDB flat. Lower income families are given an Additional Housing Grant. For the small minority who cannot afford their own homes, subsidised rental housing is available.

**Building Communities and the Singapore Identity**

To build a unique living environment that residents can readily identify with, towns and neighbourhoods incorporate distinctive design themes that reflect the heritage of each respective area. Apartment blocks are grouped in precinct clusters with supporting social and recreational facilities to help strengthen the residents’ sense of belonging to the area. Common spaces

With 82 per cent of Singaporeans living in public housing flats, public housing provides more than just a roof over our heads; it is truly a significant part of our collective experience. MND provides high quality yet affordable public housing for Singaporeans by working closely with the Housing & Development Board (HDB) to deliver public housing solutions.
and shared facilities such as playgrounds and fitness corners help to facilitate better interaction amongst neighbours. Residents can also participate in managing their own HDB estate through local Town Councils, Citizens’ Consultative Committees or Residents’ Committees. To promote social integration and harmony, HDB policies are aimed at promoting a mix of households of different races and income groups within our estates.

Beyond the neighbourhood, HDB towns seek to provide a living environment in which its residents’ social, recreational and community needs can be fulfilled. HDB plans and coordinates the provision of various commercial, social and recreational facilities catering to different age groups and interests. Community bonding is supported through the provision of facilities like sports complexes, swimming pools, community clubs and neighbourhood parks. This integrated approach to town planning also encompasses the planning of necessary infrastructure such as bus interchanges and Mass Rapid Transit and Light Rapid Transit stations to improve town accessibility and convenience.

**Assisting the Lower Income Group**

While our comprehensive public housing programme has made the majority of Singaporeans homeowners, there remains a small group who will need extra help in attaining this dream. HDB offers various schemes to address the housing concerns of this group. For lower income families who are rental flat tenants, the current schemes which can help them own homes include the Sale of Flat to Sitting Tenants Scheme, the Rent & Purchase Scheme, and the Tenants’ Priority Scheme.

To provide more targeted assistance to lower income households, citizen families who are first-time buyers with household incomes not exceeding S$4,000 can apply for an additional housing subsidy in the form of an Additional CPF Housing Grant when they buy a new or resale HDB flat. The grant quantum is graduated such that those who earn less would enjoy a higher subsidy. HDB has also resumed building two- and three-room HDB flats to meet the housing needs of these lower income families.
Caring for the Elderly

By the year 2030, about 19 per cent of Singapore’s population will be aged 65 years and above. One of HDB’s major challenges is to meet the specific housing needs of a greying population. In fact, HDB had started building Studio Apartments in 1998 to expand the range of housing options for those over 55 years of age. Customised for independent and elderly living, these apartments come with a variety of elderly-friendly and safety features. These Studio Apartments are well received, and HDB will be stepping up the sale of more of these under the Build-to-Order (BTO) system.

To better meet the changing needs of an ageing population, HDB will also implement Universal Design (UD) features within and outside the flats for all HDB housing projects tendered from July 2006. The UD concept aims to create a user-friendly environment for young and old. The first HDB BTO project with UD features is Fernvale Vista in Sengkang, which was offered for sale in July 2006. The UD features for this BTO project include ramps at the main entrance of the flat, leveled floors throughout the flat, wider internal corridor and doorways, wheelchair-accessible common toilets as well as easily accessible switch sockets.

New approaches, construction methods and materials will also be introduced to make lift upgrading more affordable. The Lift Upgrading Programme (LUP), which aims to provide lift access on every floor of HDB blocks, will be completed by 2014. HDB blocks and multi-storey car parks will progressively be installed with lift landings on every floor as well.

Under Project LIFE – Lift Improvement and Facilities Enhancement for the elderly, HDB has also been upgrading its one-room rental flats (with a high concentration of elderly residents) by fitting elderly-friendly and safety features.

A key concern of the elderly is retirement adequacy. MND and HDB have put in place various options to help retirees, who may be asset-rich but cash-poor, to monetise their assets for retirement. These include allowing them to sublet their flats to earn extra income or to cash out of their existing flats and move to smaller ones. The Subletting of Flats policy has been relaxed over the years to make it easier for lessees to sublet their HDB flat. All lessees of HDB flats who have occupied their flats for five years will be able to sublet their whole flat. Those who bought their flat without a housing subsidy can sublet their whole flat after occupying it for at least three years.

Since 3 March 2006, banks and financial institutions can also offer reverse mortgage schemes for HDB flats, to provide an
additional option for elderly lessees to monetise their flat and enhance their retirement needs.

MND and HDB will also be introducing a Lease Buyback Scheme for elderly owners living in two- and three-room flats (who have not bought more than one subsidised flat). Under the scheme, HDB will buy back the tail end of the flat lease, leaving the elderly owners with a shorter lease on the same flat. In this way, the elderly owners will be able to receive a payout to meet their needs while continuing to live in the same flat.

**Encouraging Entrepreneurship**

Since 2003, all homeowners are allowed to conduct approved small-scale businesses in their homes under the Home Office Scheme. The scheme allows homeowners the flexibility to work from the comfort of their own homes while reducing the start-up costs of setting up a small business. The scheme will also save commuting time and expenses, and enable residents to spend more time with their families. However, homeowners must ensure that their businesses do not cause disturbance to neighbours or compromise the ambience of the housing estate.

**Offering Convenience with e-Administration**

MND and its statutory boards have invested in Internet and electronic channels to enable Singaporeans to access information with ease. HDB eAlert service sends out personalised and timely email updates to subscribers on HDB matters. The e-SERS facility on the HDB InfoWEB enables residents to visit a Selective En bloc Redevelopment Scheme (SERS) exhibition in the comfort of their home with the ‘SERS Virtual Exhibition’. Visitors can also have their queries answered by using a personalised enquiry form.

The HDB InfoWEB also has a facility that allows interested flat buyers to calculate their estimated mortgage repayment rate, and clarify their financing options via email. HDB residents who are curious about what price their flat might fetch in the resale market can also access an archive of resale prices online. Residents can also submit online applications for after-sales services such as the change of flat ownership and renovation permits. These convenient, easy-to-use electronic services have brought public housing information and services closer to current and potential HDB homeowners.

**Promoting Research & Development**

HDB has committed substantial resources to develop its Research & Development (R&D) programmes and initiatives with the aim of achieving more cost-effective and environmentally friendly design products. Collaborations with business partners, other government agencies and academic institutions have been established to conduct joint research and to develop new products for the market.

HDB has also played a key role in leading the construction and real estate industry towards environmentally sustainable development. The Committee of Environmental Sustainability led by the Chairman of HDB, comprising both public and private sectors representatives, has been
formed to enable HDB to play a proactive role in promoting and implementing environmental best practices and values. As the largest housing developer in Singapore, HDB will have all its new public housing projects certified with the BCA Green Mark with effect from January 2007.

**Maintaining Vibrancy of Towns**

Older HDB towns need to be continually maintained and upgraded so that they do not fall to dilapidation. Moreover, as new HDB towns benefit from technological advancements that have come on stream, the gap in design and standard in quality between the older and newer towns will, naturally, widen. Recognising this, the HDB’s Estate Renewal Strategy was put in place to rejuvenate older HDB towns and estates. This initiative not only transforms the physical environment of these towns, but also enhances the asset value of these older homes. In this way, residents in the older estates do not have to relocate to newer estates to enjoy better facilities. Hence the community ties that were built over the years can be effectively retained.

The Estate Renewal Strategy comprises several key programmes. Under the Main Upgrading Programme (MUP) and Interim Upgrading Programme (IUP), which were introduced in the 1990s, older HDB flats and/or their precinct surroundings were upgraded to become comparable to those in newer towns. The LUP was introduced in 2001 to retrofit HDB blocks with lifts that stop on every floor. Under SERS, old flats may be acquired and the whole area redeveloped to optimise land use. The flat owners are compensated at market prices and offered new homes at subsidised prices.

These upgrading programmes have successfully rejuvenated the physical surroundings and community space in our housing estates. To meet the changing needs and aspirations of residents, HDB introduced two new upgrading programmes in 2007 with the aims of offering greater flexibility in the provision of flat improvement works and ensuring optimisation of facilities across neighbourhoods. The Home Improvement Programme (HIP), which will replace the MUP, will address common maintenance problems in older flats. In addition, it offers flat owners a list of optional improvement items to choose from. While the HIP focuses on improvements within the flat, the Neighbourhood Renewal Programme (NRP) focuses on improvements within the neighbourhood. Under the NRP, which will replace the IUP, HDB will take into account residents’ feedback and views on the facilities to be built.

These enhancement programmes are all part of HDB’s efforts to go beyond estate upgrading to place greater emphasis on the
rejuvenation of our housing estates. In this way, we will not only optimise land use but also incorporate features that will enhance each respective HDB resident’s living experience. Exciting plans have been drawn up to improve the new towns, upgrade the middle-age towns and rejuvenate the old towns.

**More Variety in Housing**

The 900,000 flats across Singapore come in different sizes to suit the different income and lifestyle requirements of Singaporeans. There are one- and two-room flats for lower income families, Studio Apartments for the elderly, three- and four-room flats for the middle income, and larger five-room and Executive flats for higher income households and extended families who want to stay together.

To meet rising aspirations, we have also involved private sector architects to design and build HDB projects. The result of this initiative has seen several innovations in public housing design. One premium design project, the Pinnacle@Duxton, comes with sky bridges on the 26th and 50th storeys connecting the seven blocks of the development. The project will bring many new and younger residents into Chinatown, and rejuvenate an older part of Singapore.

In 2005, HDB introduced the innovative Design, Build and Sell Scheme (DBSS) to provide HDB flat buyers with more housing choices, and to make public housing more responsive to the needs and aspirations of a new generation of Singaporeans. Under the Scheme, the private sector is responsible for the entire public housing development process – from bidding for the land to designing the project, to overseeing construction and selling the flats directly to eligible flat buyers. Following the successful launch of The Premiere@Tampines in October 2006, two more sites, at Boon Keng Road and Ang Mo Kio, have been launched for DBSS projects.

As the New Economy and a new generation of HDB buyers generate the demand for a wider range of housing options at different price levels, MND will continue to formulate and review our public housing policies to cater to these changing needs and aspirations. We will also seek to provide a greater variety of housing options through our partnerships with the private sector.