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The public housing paradox in Singapore



Singapore's unique public housing system has been slowly liberalised since the 1990s – with mixed results

Growing up in a three-room public housing apartment in a working-class neighbourhood in Singapore was a formative experience for me. With more than five people living in a 65m² space, the communal corridor that connected apartments in the slab block became a natural extension of my family's living room. Children would play along the corridor while older folks chatted in various dialects and languages by the elevated steps leading to the apartments. This form of neighbourliness is a common experience for many generations of Singaporeans.

To a large extent, Singapore's public housing policy most clearly demonstrates the state's unique welfare model, in which policies are carefully calibrated to achieve housing provision as well as ethnic integration and a shared sense of national identity. Public housing is developed by the government through its statutory Housing & Development Board (HDB) and sold to citizens at prevailing land and market prices with the provision of government grants. With over 80 per cent of its citizen population living in public housing, and around 90 per cent of these residents owning their apartments, this 'public housing home ownership' model has been the cornerstone of Singapore's nation-building efforts since its independence in 1965.



Since its independence in 1965, Singapore has pursued a unique public housing policy under the banner of 'Home Ownership for the People', in which citizens buy public housing flats using a state-run mortgage system



The Housing & Development Board (HBD) developed a series of typologies from 1965 to the '80s, often centring around social corridor spaces

In Singapore's public housing, unlike in many other parts of the world, homeownership is preferred over renting. This is based on the assumption that tenants will not take interest in the long-term value of a rental property, while homeowners take responsibility for the maintenance of their homes. To help citizens buy a flat, the state has a mortgage system in place which is managed by the HDB and financed by the Central Provident Fund (CPF), a form of individual social security system. While it is possible to opt out of the state mortgage system, most homeowners use it as the default financing system. With almost the entire public housing stock entrenched within the state system, it is difficult for citizens to decouple from it.

The framework includes several policies aimed at ensuring social cohesion. To avoid ethnic clustering in estates, an ethnic ratio for every public housing block is imposed. This policy has been in place from the outset, with the ratio corresponding to the demographic make-up of the country. Today, Singapore's population is 74 per cent Chinese, 13 per cent Malay, and 9 per cent Indian, with the remainder accounting for all other nationalities.

Between the late 1960s and mid 1980s, the Design and Research Unit within HDB, led by architect Liu Thai Ker, developed various apartment unit types and sizes, ranging from two- to four-room apartments. Block and corridor designs, in particular, were crucial in fostering social cohesion and *'kampong* spirit' – loosely translated as a sense of community. Like with Peter and Alison Smithson's 'streets in the sky', HDB architects intended for the corridor to be used as a vibrant social space for children and families. Wider and shorter corridors were designed to be shared by six to eight households. These early attempts at creating spaces for interaction paved the way for the verticalisation of communal spaces through sky gardens in high-rise and high-density public housing today.



Kevin Siyuan's series documenting the corridor spaces of Singapore's traditional HDB estates demonstrates the practical and social functions that these 'streets in the sky' offer residents (above and

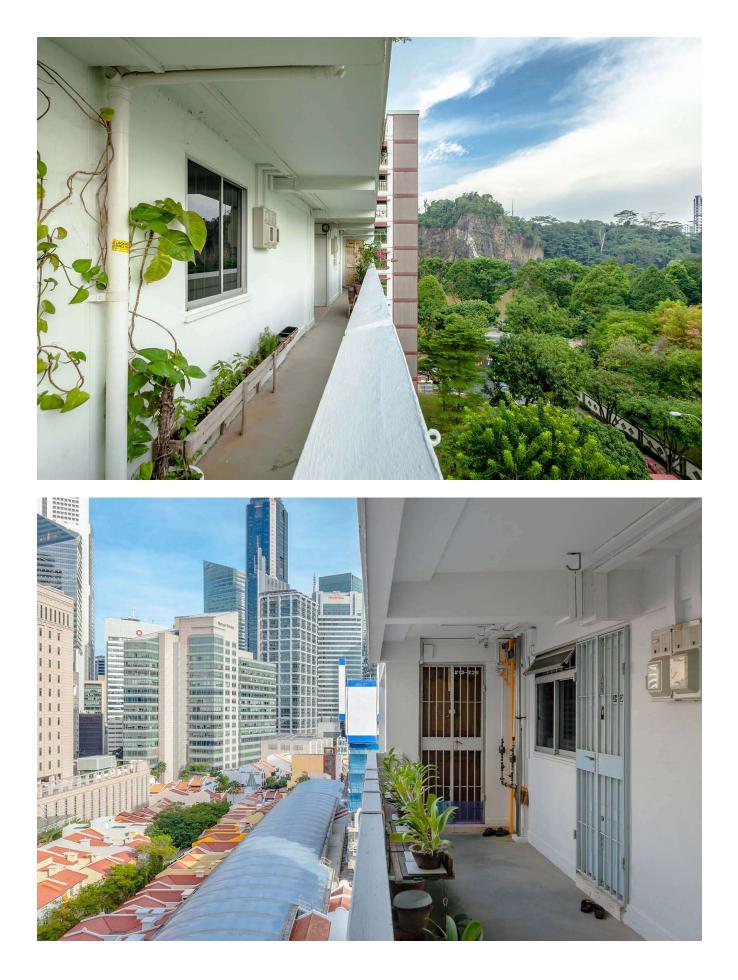
below)

Credit:Kevin Siyuan











The public housing system is often considered the crowning achievement of Singapore's socioeconomic policy. During the first waves of construction, the objective of public housing was mainly to provide homes to citizens at affordable prices. However, asset appreciation policies made their way into government in the early 1990s, a part of the global neoliberal wave of that time. A slew of measures were implemented to liberalise the purchase of resale public housing flats. This had an impact on the price of new flats, as the prices are pegged to rising land costs and a percentage of the market value of the resale flats. In addition to this, the HDB design group was also privatised (though it is still owned by a state-run sovereign wealth fund).

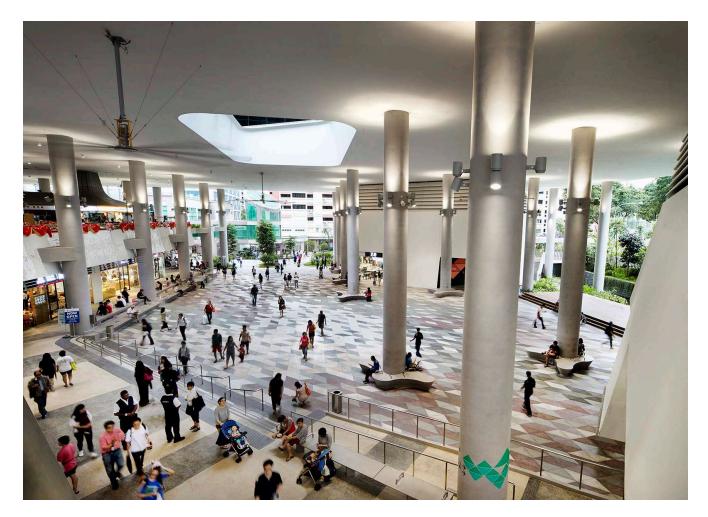
A general narrative around asset appreciation quickly formed and, along with it, an expectation that housing prices would continually rise, and that residents would have to liquidate their public housing properties as additional savings for retirement. As a result, today, the government is caught between a rock and a hard place. It has to ensure the value of property does not decrease for older homeowners, while ensuring affordability for young homeowners.

According to the government, led by the People's Action Party (which has been the dominant political party since 1965), there is no 'magical solution' to this situation. In an attempt to cool down the property market, it has increased stamp duties and introduced new resale policies for public housing in premium locations. While these are effective reactive solutions, the crux of the affordability issue needs to be fundamentally rethought. One such radical proposal was put forward by an opposition Progress Singapore Party member, calling for the removal of land cost when calculating the price of new flats. For a country with limited land mass, the proposal was regarded by the ruling party as a move that would 'raid the reserves' and 'destabilise the entire property market'. A more sensible approach would be to price the new flats on the fair value of land cost – which is HDB's current policy – or to introduce additional financial support to offset against the rising land costs.



Today's new social housing, such as WOHA's Kampung Admiralty, is part of a government-led initiative to provide affordable units to older people

Credit:Arcaid Images / Alamy



They feature leafy roof terraces as well as retail podium spaces

Credit:Patrick Bingham-Hall

With no clear solution to fully resolve the problem, the Singapore government has shifted its agenda to developing a housing model for a segment of the population that requires assistance the most. In 2026, Singapore will attain a 'super aged' status, with more than 21 per cent of the population aged 65 or above. As a result, provision of housing that allows for ageing in place is crucial – the development of Community Care Apartments for older people is one example of recent policies. With traditionally larger families, older people tend to rely on personal savings and financial support from a pool of working family members to tide them through retirement. However, with families shrinking today, the provision of housing is crucial to avoid overburdening family members financially. By selling their larger flats, older people can unlock the earnings from the sale for retirement and live in cheaper smaller flats with shorter leases and equipped with care facilities.

These Community Care Apartments, which measure around $35m^2$ in size, can be leased for 15–35 years for residents aged 55 and above. They come with additional services such as social day-care and the provision of meals. Kampung Admiralty, for example, a public housing complex with integrated care and community facilities, is a paradigmatic project that reveals the government's technocratic approach towards shaping social policies through architecture. Designed by architecture practice WOHA, the building is a compact 100m by 75m urban block with a series of programmatic layers stacked in a podium. Apartments for older residents are located in the upper layer, while shops and food outlets are found on the ground floor. The middle layer consists of landscaped terraced gardens, medical facilities and childcare centres to facilitate 'intergenerational bonding'. New public housing with integrated care facilities is currently being developed in other parts of Singapore, including the Yew Tee Integrated Development and Queenstown Health District.



The Pinnacle@Duxton exemplifies the liberalisation of Singapore's public housing market since the 1990s. The 50-storey development houses the most expensive flats on record to be bought directly from the HDB. Since its completion in 2009, some of the scheme's units have been resold for between two and three times their original value

Credit: Agencja Fotograficzna Caro / Alamy

While homeownership is still the preferred public housing model, the government's resistance towards a rental housing model has softened somewhat. Desmond Lee, current minister for national development, has recently expressed interest in exploring rental housing as part of a diversified suite of housing options for an evolving social demographic. When these ideas were first mooted by the opposition Workers' Party in 2021, it was met with scepticism by the ruling party members, who felt that rental housing would affect 'social norms and weaken communities'.

Public housing in Singapore has undergone many changes since 1965. From the provision of mass housing and ethnic integration to being caught in the neoliberal wave of housing commodification, new housing policies today are gradually shifting towards creating a diverse landscape of housing types and schemes that cater to the needs of different community groups. As former senior minister Tharman Shanmugaratnam recently observed, the evolution of Singapore's public housing system demonstrates that the notion of a 'welfare society' is a work in progress.

Lead image: The island city-state of Singapore is the world's third most densely populated country (opposite), with 7,692 people per km² in 2021. Credit:Associated Press / Alamy