

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.



VS

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

Housing Board flats all look alike. One HDB estate is just like another. Such comments, coming especially from non-HDB dwellers, have certainly not escaped us. Though we working at the Board may be able to tell you precisely how our flats, our estates differ, we do realise that it is not so easy for the general public to be as discerning.

It is all very easy for us to be complacent and revel in the thought that even the OCBC Centre, currently Singapore's tallest landmark — would similarly look monotonous if its design was repeated in every estate and multiplied by the number of times our apartment blocks have to be built. But we do take note of all comments seriously. Efforts have been and are continually being made to add more variety and individualism to our estates. We are also attempting to make our estates look more interesting. All such changes however need time. Many projects are now under various stages of construction and will only make their impact later when they are completed.

For this issue of OUR HOME, we took a peek in the drawing room to see just what more is in store for residents, and found seven new facades.

We present these seven new building shapes in their working model stage for your viewing. No specific names have been given to them but for convenience we have labelled them the way we think they look. They are:—

- 1. CIRCULAR POINT BLOCK**
This circular point block has been designed specifically for Ang Mo Kio New Town. Work has already begun on the solitary 28-storey building which when completed in 1981 will stand out as a landmark of the new town.

There will be four circular 5-room flats on each floor with a total of 96 units. The water tank atop the building will similarly be circular to blend in with the total design.

All flats will have aluminium sliding windows and doors. Walls will be of bricks rather than the conventional hollow blocks. External walls will have better quality finish instead of paint while interior walls are plastered.

SEVEN NEW FACADES

組屋新貌

“用屋者常言千篇一律，各组屋区的设计也大同小异，这常是一般人，尤其是非组屋居民的牢骚。我们住在组屋的组屋居民，当然也常听到这些牢骚。我们住在组屋的居民，当然也常听到这些牢骚。我们住在组屋的居民，当然也常听到这些牢骚。”

事实上，就算设计新组屋如金碧辉煌的“新加坡”中心，也会被组屋居民所淹没。因此，我们非常重视居民的批评与建议，并且不断在设计方面加以改进。以各种不同的组屋区都是组屋区的特点。然而，这些不同的组屋区，对于普通一般人来说，似乎都大同小异。

在这期的杂志中，我们将向大家介绍七种新的组屋设计。这些组屋设计，我们尚未正式命名，为了方便起见，我们暂时以其外型来命名。

CIRCULAR POINT BLOCK
圆形点式组屋

POINT BLOCK WITH CIRCULAR BALCONY
圆形阳台组屋

POINT BLOCK WITH SLANTED ROOF
斜屋顶组屋

POINT BLOCK WITH SLANTED ROOF
斜屋顶组屋

POINT BLOCK WITH SLANTED ROOF
斜屋顶组屋

POINT BLOCK WITH SLANTED ROOF
斜屋顶组屋

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The Housing & Development Board (HDB) 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 35m² 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