
Public Rental Housing in Singapore – A Last Resort?

1. Policy Introduction: Evolution of Rental Housing Policies

Some consider public housing in Singapore as the most “intrusive social engineering” project that the state utilises to manage its populace.¹ It was also often credited as the most outstanding project the created by the ruling government to maintain and impose social control.² Over 80% of the population resided in public housing constructed by the Housing and Development Board (HDB, the sole housing authority in Singapore since its inception in 1960).

Housing and other related policies such as the Land Acquisition Act (1966) and the recent Fresh Start Housing Scheme (2016) have been well-documented and extensively debated. What has been less understood was the evolution of *public rental housing schemes* in Singapore, and how they significantly transformed Singapore from a city with “one of the world’s worst slums” at independence.³ Singapore’s housing policies also take on multiple peripheral roles such as fulfilling the politico-ideological purposes of nation building in addition to providing shelter.⁴

This case is presented in three sections. First, the case tracks Singapore’s public rental housing scheme from its inception till today and unpacks its policy objectives. Second, the case explains the complexities behind the formulation of rental flat housing. Lastly, it delves into some issues of policy implementation.

¹ Jeremy Au Yong, “Singapore’s neighbourhoods key to social inclusion, says DPM Tharman,” *The Straits Times*, December 1 2015, <https://www.straitstimes.com/world/united-states/singapores-neighbourhoods-key-to-social-inclusion-says-dpm-tharman> (accessed 20 Dec 2018).

² Christopher Tremewan, *The political economy of social control in Singapore* (New York: St. Martin’s Press, 1998).

³ Belinda Yuen, “Squatters no more: Singapore social housing,” *Land and Urban Policies for Poverty Reduction* (2005), 273.

⁴ Kok Hoe Ng, “Public housing policy in Singapore,” *Global-is-Asian*, [https://lkyspp.nus.edu.sg/docs/default-source/gia-documents/public-housing-policy-in-singapore_with-graphics\(1\).pdf?sfvrsn=7c4b6c0a_2](https://lkyspp.nus.edu.sg/docs/default-source/gia-documents/public-housing-policy-in-singapore_with-graphics(1).pdf?sfvrsn=7c4b6c0a_2) (accessed 28 Dec 2018).

⁵ Belinda Yuen, “Squatters no more: Singapore social housing,” *Land and Urban Policies for Poverty Reduction*, (2005).

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2. Policy History: Housing a Nation in Singapore

2.1 Rental housing in Singapore – ‘Housing the Broad Masses’ to ‘Housing the Urban’

Yuen noted that public housing was initially built to address the persistent housing woes since the British administration era.⁵ Then-Prime Minister Lee Kuan Yew’s administration made a decision to replace the Singapore Improvement Trust (SIT, an agency set up by the British colonial government) by setting up the HDB when the former could not solve the housing issues.

Public housing started off as rental only and the *public rental housing scheme* was first conceptualised as a ‘low rent’ scheme, positioned as a “deliberate policy of the government to improve the standard of living of the people” by catering to the broad masses of society.⁶

One of its main objectives then was to rehouse the “urban poor”.⁷ Subsequently, HDB evolved to serve two main functions⁸:

- To provide low-income groups with rental housing; and
- To promote homeownership among middle-income groups with the provision of affordable housing options.

The push for homeownership policies was part of Lee’s political and economic drive to give every Singaporean ‘a stake’ in the country. As he put it:

My primary preoccupation was to give every citizen a stake in the country and its future. I wanted a home-owning society. I had seen the contrast between the blocks of low-cost rental flats, badly misused and poorly maintained, and those of house-proud owners, and was convinced that if every family owned its home, the country would be more stable... 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 homeowners, 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.⁹

Housing policies became a pillar of the government’s nation-building project, forming the very core of the national ideology of Singapore since independence, with Wong and Yeh dubbing this effort ‘housing a nation’.¹⁰

⁶ Housing and Development Board, *Annual Report 1969*. Singapore.

⁷ Belinda Yuen, “Squatters no more: Singapore social housing,” *Land and Urban Policies for Poverty Reduction*, (2005): 269.

⁸ Ibid.

⁹ Kuan Yew Lee, *From Third World to First: Memoirs of Lee Kuan Yew* (Singapore: Times Editions, 2000), 116-7.

¹⁰ Aline Kan Wong and Stephen Hua Kuo Yeh, *Housing a Nation: 25 Years of Public Housing in Singapore*. Singapore: Maruzen Asia for Housing and Development Board (1985).

With the housing shortage eliminated and the country experiencing rapid economic growth after the 1980s, housing prices between rental and non-rental housing were allowed to diverge significantly in order to meet homeownership aspirations for the bulk of Singaporeans while addressing the needs of housing the poor.¹¹ At this time, the ‘urban poor’ began to be divided into a ‘lower-income’ and a ‘middle-income’ group. The ‘lower-income’ group was further split into a ‘low-income’ and a ‘very low-income’ group. The latter term referred to the bottom 5 per cent of the population by income.¹² This group, which required the most assistance, would then be housed in public rental housing flats. Some examples of rental flats are shown in **Figure 1** and **Figure 2**.

It is also worthwhile to highlight that the stock of public rental housing (also referred to as “social housing”, see **Figure 3**) has declined significantly since 1965. Its share has been drastically reduced from 95% to a mere 6% of the total public housing stock in 2015. This shows the success of the national pivot towards homeownership from 1964.



Figure 1 – Block 25 Hougang Avenue 3, a rental housing block within the Hougang constituency (Source: Authors’ photograph)

¹¹ Belinda Yuen, “Squatters no more: Singapore social housing,” *Land and Urban Policies for Poverty Reduction*, (2005).

¹² *Ibid.*



Figure 2 – Jalan Kukoh neighbourhood, where rental flats are clustered within one neighbourhood (Source: Authors’ photograph)

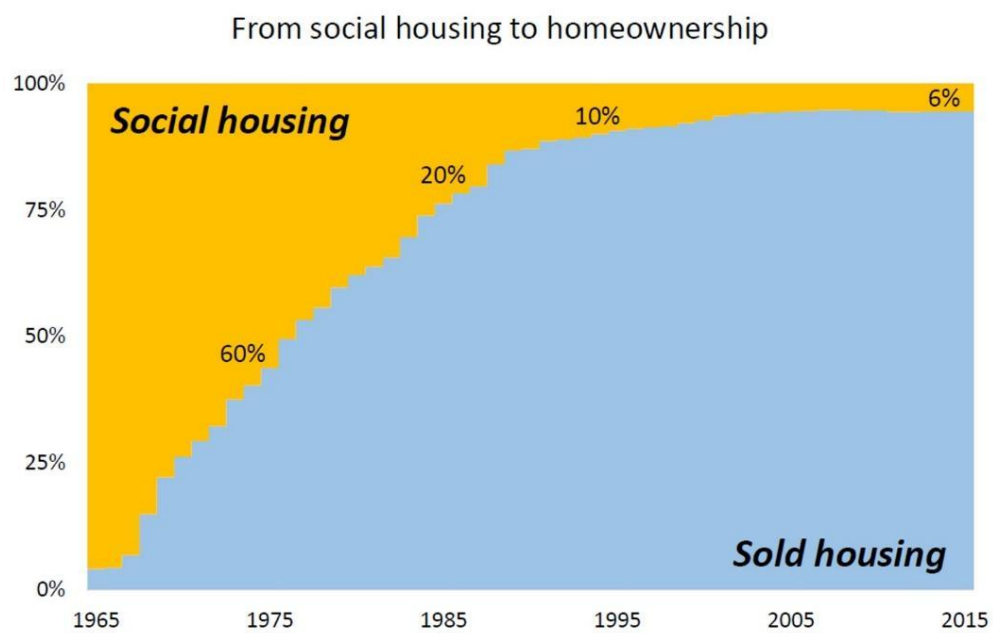


Figure 3 – From social housing to homeownership (Source: Ng Kok Hoe, NUS¹³)

¹³ Ng, Kok Hoe. *The world’s largest public housing programme: Too much of a good thing?* Lecture presented at the National University of Singapore (2018, 08 Nov).

2.2 Rental housing as the last resort

Although the government promoted homeownership, there were inevitably marginal segments of society unable to afford purchasing their own housing, and required government help. For these, public rental housing was seen as the ‘last resort’, a stance articulated by various parliamentarians. In 2009, when then-Minister of National Development Mah Bow Tan was questioned about the shortage of rental flats, he responded:

[Rental flats] are allocated to deserving cases only, so that those public rental flats that we do build will be truly an effective final safety net and housing of last resort for the truly need.¹⁴

Furthermore, then-Minister for Community Development, Youth and Sports Vivian Balakrishnan echoed this sentiment:

We must reinstate the Public Rental Scheme to its rightful role as the final safety net and the housing option of last resort for the needy. If everybody jumps onto this safety net, whether they deserve it or not, the safety net is going to break.¹⁵

These statements elucidate the government’s position of public rental housing as the last resort, which raises two important policy questions: 1) How does the government determine who qualifies for public rental housing; and 2) How much resources should the government provide for rental flats, considering that it is mobilized as the last resort?

How the government approaches these questions have important social ramifications, affecting multiple domains of life – family, neighbourhood relations, and social mobility.

3. Policy Question and Challenges: Who Qualifies?

Determining eligibility for rental flats is not just an administrative prescription but also a moral decision. The government must assess and identify the specific needs of the individuals and at the same time, make a moral judgement on whether they qualify for rental flats.

3.1 Family as the first line of support

The government has adopted the principle that the family had to be the first line of support, emphasising that the government would only come in when the family was unable to play that role. This was fundamental to the design of social policies in Singapore,¹⁶ which could also be seen in the way the government assessed who qualifies for rental flats. When asked about how the government could support the elderly in terms of their housing and emotional needs, Vivian Balakrishnan reiterated the primacy of family support:

¹⁴ 2009, *Singapore Parliamentary Debates*. February 6, Vol 85, 2147-2149.

¹⁵ Ibid.

¹⁶ Beng Huat Chua, *Political Legitimacy and Housing: Stakeholding in Singapore*, London: Routledge (1997).

I have had one lady who has been seeing me every single week for the last six months, because she wants an HDB rental flat. But the issue is not really about the HDB rental flat. She and her husband have bought two flats previously. They sold them and made a profit. I believe Dr Maliki informed me that a cash repayment of over \$100,000 was credited back into their CPF. I asked her what happened to the money. She said her son used it for some business which failed. He got cheated so the money has disappeared. Her son and his wife now do not want her to stay in their flat. She has multiple children - and they are not staying in small flats either - but none of them wants to house her. So she comes to see me every week, and every week, I write a letter to (then Parliamentary Secretary for National Development) Dr [Mohamad] Maliki [Osman] to try to bump her up in the queue for a HDB rental flat. Dr Maliki or HDB can act as a surrogate provider of housing but, really - I am sure Members will agree with me - the issue here is the discharge of family responsibilities.¹⁷

This stance towards family responsibility is clearly reflected in the eligibility criteria for rental housing, which stipulated that individuals were disqualified from rental flats if they had children who were able to accommodate them in their homes or who were able to provide them with other forms of accommodation.¹⁸ However, such criteria assumed the existence of healthy family ties without considering the complexities of family dynamics. In reality, there were many individuals that suffered from family estrangement, as then-Member of Parliament (Ang Mo Kio GRC) Wee Siew Kim shared:

[There are] instances of parents selling their flats and channelling the sales proceeds and their savings into a home with their children; only to be evicted when inter-generational tensions arise. Many turn to the HDB for help. But many would go away empty handed. This is but one example. Many old parents are left out in the cold.¹⁹

Acknowledging the complexity of family dynamics, the Government adopted a ‘case-by-case’ approach in dealing with situations which falls out of the prescribed policy. However, while the ‘case-by-case’ approach allowed the government some flexibility, it remained a difficult task for ground administrators to assess and account for the conditions of family relationships when deciding their eligibility.

3.2 ‘Normal Family’ ideology

The government’s model of the ideal normal family is made up of an extended family consisting of three generations – grandparents, parents, and children. At the centre of this model stands a legally married heterosexual couple with three or more children (if they can

¹⁷ 2009, *Singapore Parliamentary Debates*. February 11, Vol 85, 2774-2775.

¹⁸ Housing and Development Board, *Public Rental Scheme Eligibility*, <https://www.hdb.gov.sg/cs/infoweb/residential/renting-a-flat/renting-from-hdb/public-rental-scheme/eligibility> (accessed 18 Dec 2018).

¹⁹ 2009, *Singapore Parliamentary Debates*. February 6, Vol 85, 2782-2783.

afford it).²⁰ This model has been in place since the government's establishment of its pro-family stance in 1987.²¹ **Figure 4** shows how such a family nucleus was a requirement when accessing eligibility for rental housing:

Scheme	Eligibility Criteria
Family Scheme	<ul style="list-style-type: none"> • You must be a Singapore Citizen (SC) • You must include at least another SC or a Singapore Permanent Resident (SPR) in your basic family nucleus. • Your family nucleus must comprise any of the following: <ul style="list-style-type: none"> ◦ You and your spouse ◦ If single, you and your parents ◦ If widowed/ divorced*, you and your children under your legal custody (care and control) ◦ Fiancé and fiancée ◦ If orphaned, you and your siblings (at least 1 parent was an SC or SPR) <p><i>*If the care and control of your children under the age of 21 is shared with your ex-spouse, you must obtain his/her written agreement before you can list your children in a flat application.</i></p> <p><i>If you face difficulties in obtaining the agreement or have a question for us, please send us an email at hdbrental@mailbox.hdb.gov.sg.</i></p>

Figure 4 – Public Rental Scheme eligibility²²

This policy effectively excluded unwed parents from the family nucleus, denying them access to rental flats, which then-Member of Parliament (Nee Soon GRC) K. Shanmugam presented a moral argument against:

Does it therefore become morally justifiable to deny an unwed mother and her child public housing, say, a rental flat? Unwed mothers are not criminals. If denied public rental flat, what is their choice?²³

Responding, then-Minister for National Development Lim Hng Kiang cautioned against the slippery slope of extending and equalising flat subsidy benefits to individuals who did not fulfil the criterion of the socially recognised family unit, reiterating the normative importance of the model family:

Does that mean that you want to extend subsidised flats, either rental or sale, to single unmarried mothers? That would send a wrong signal that we are

²⁰ Paulin Tay Straughan, "The Social Contradictions of the Normal Family: Challenges to the Ideology," Working Paper 135, *Department of Sociology, National University of Singapore* (1999).

²¹ Mie Hiramoto and Shi Ling Cherise Teo. "Heteronormative love makes a house a home: Multimodal analysis of luxury housing ads in Singapore," *Journal of Language and Sexuality* 4, no. 2 (2015), 223-253.

²² Housing and Development Board, *Public Rental Scheme Eligibility*.

²³ 1997, *Singapore Parliamentary Debates*. July 25, Vol 67, 1047-1048.

*now allowing single unmarried mothers to have access to subsidised HDB flats.*²⁴

Besides unwed parents, divorcees also face structural barriers to access to rental flats. A number of politicians, including Low Thia Kiang, Member of Parliament (Aljunied GRC) and Louis Ng Kok Kwang, Member of Parliament (Nee Soon GRC) have spoken out against debarring divorced parents from renting HDB flats. Today, divorcees continue to face a 30-month time-bar for rental housing. These individuals were evaluated on a ‘case-by-case’ basis, with the needs of the divorcees left to the discretion of the HDB officers; and this waiting period created much uncertainty and opportunity costs. With 95% of single mothers facing problems renting from HDB, ranging from long debarment periods to the lack of clarity in policies,²⁵ it suggested that the government was still resistant to providing rental flats to dysfunctional families as it goes against their policy goal of promoting ideal families and homeownership.

3.3 Identifying the poor

The line between those who do and do not need rental flats might seem arbitrarily drawn. What should the income cut-off be? Should income be the only criterion or are there other factors that the government should consider? In this respect, the government set the income ceiling at S\$1500 (total household income²⁶) and this figure appeared to be pegged to the income level of the bottom 20th percentile. For example, when asked if HDB would revise the income criterion in view of the increasing median household income due to inflation, then-Minister of National Development Khaw Boon Wan responded that, “while the median income has moved, the bottom 20 percentile has not.”²⁷ This implied that the income criterion was pegged to the bottom 20th percentile.

While having such an income criterion brings clarity to the application process, it does not account for a whole host of other problems that applicants might face. Consider a hypothetical example of a family with a household income of S\$1700 (which exceeds the income criteria): One of the children from the family may suffer from a chronic medical condition which requires ongoing treatment, creating a huge financial burden for the family. Due to their circumstances, the family is not able to afford to buy or rent a HDB flat in the open market. In such a situation, even though the family would be disqualified according to the income cut-off, it is apparent that they need support for housing, and this highlights the complexity within and intricacy required to assess different cases.

One possible policy response is to raise the income cut-off. This option would only be viable if the supply of rental flats was sufficient. However, the government has been reluctant to increase the supply of rental flats as it went against the national objective homeownership. Instead of increasing the stock of rental flats, which has only risen marginally (as seen in

²⁴ 1997, *Singapore Parliamentary Debates*. July 28, Vol 67, 1087-1088.

²⁵ AWARE, *Single Parents’ Access to Public Housing: Findings from AWARE’s Research Project* (2016).

²⁶ HDB, *Eligibility*, April 3, 2018, <https://www.hdb.gov.sg/cs/infoweb/residential/renting-a-flat/renting-from-hdb/public-rental-scheme/eligibility> (accessed Mar 28, 2019)

²⁷ 2011, *Singapore Parliamentary Debates*. November 21, Vol 88, 552-553.

Figure 3), the government adopted the case-by-case approach to exercise discretion on special circumstances. While this approach gave HDB some flexibility in assessing the cases, it also resulted in much confusion and unnecessary stress for the applicants due to the lack of transparency throughout the process.

3.4 Unqualified Qualified - The 'Case-by-Case' basis

The 'case-by-case' consideration mentioned in previous sections show how some supposedly ineligible applicants might still have qualified. As mentioned by AWARE, the process entailed great uncertainty whenever individuals – especially those who are single parents – appealed to the relevant authorities for assistance.²⁸ The approaches employed to seek assistance were not consistent; some approached their constituent MP while others approached the HDB directly for help. Even then, some felt helpless due to the lack of information available pertaining to the assistance process. AWARE also shared in their earlier research that individuals who approached their MPs for letters of appeal but not receiving subsequent help, “clogs up the system and wastes time and energy for all stakeholders involved, including time-poor single parents, busy MPs and civil servants”.²⁹

Furthermore, individuals had to invest significant amounts of time and energy in their applications, and also to file appeals in the case of unsuccessful outcomes. Doing so might have resulted in additional resentment towards the system.

4. Policy Implementation: How Much Resources should the Government Provide?

Besides deciding who qualified under the public rental housing scheme, the government also had to consider the question of the amount of resources that needed to be poured into the provision of rental flats as it was a factor in determining the lived experiences of low-income tenants.

4.1 Rental flats as functional housing

The lived experience of tenants in rental flats represented an ambiguous attempt by the government at balancing both comfort and social mobility. This gave rise to a public rental housing that was both promising and problematic for the rental owners:

- Firstly, measures to assist low income households in rental flats were put in place as the government recognised the situation of rising income inequality.³⁰ However, the government was also careful to evaluate the potential impact of dishing out any form of assistance, as residents could develop dependency mentalities instead of being self-reliant.^{31,32}

²⁸ AWARE, “The limits of “case-by-case”: single parents and housing,” <https://www.aware.org.sg/2017/11/the-limits-of-case-by-case-single-parents-and-housing> (accessed 29 Jan 2019).

²⁹ AWARE, *Single Parents' Access to Public Housing: Findings from AWARE's Research Project* (2016), 27.

³⁰ Mukul Asher and Yee Kwan Chang, “Strong growth, social tinkering,” *The Straits Times*, January 3 2014.

³¹ Braema Mathi and Sharifah Mohamed, “Unmet Social Needs in Singapore,” Lien Centre for Social Innovation, Social Insight Research Series (2011).

³² Sock-Yong Phang, “The Singapore Model of Housing and the Welfare State,” Research Collection School of Economics, Paper 596 (2007).

- Secondly, on one hand, the role of public rental flats was seen as allowing families to transit out of the social housing unit upon attaining sufficient financial capital. However, the lack of bridging capital or the lack of social capital prevented many renters from establishing networks to move up and out of their predicament.
- Lastly, to remain affordable, public rental housing had to be matched with the financial capability of renters. This arrangement meant that, in consideration of the housing conditions of rental flats, the government faced a dilemma on how austere the rental unit had to be so that it was not too comfortable, thinking that it would reduce the motivation of families to want to move out of the unit.

From a policy perspective, the public rental housing was not intended to be a permanent shelter but a transitional shelter that the residents were expected to move out from once a more permanent solution was found. As such, the rental flats were designed mostly to fulfil its functional purpose of housing the tenants with little consideration for their qualitative lived experiences.

The lack of consideration for liveability was elucidated by the bleak conditions of one-room rental flats. Since the 1970s, many MPs have highlighted how the environment of public rental housing contributed to negative lived experiences of the tenants. In one parliamentary hearing on 18 March 1976, Chin Harn Tong, then-Member of Parliament (Aljunied GRC) highlighted the “gloomy conditions of the corridor”.³³ S. Dhanabalan, then-Member of Parliament (Kallang SMC) also observed that such housing suffered from poor ventilation, and proposed more open spaces so that the children staying there could “run or kick a ball about”.³⁴ MP Augustine H. H. Tan, then Member of Parliament (Whampoa SMC) suggested that one-room flats should be given priority for the building of new open spaces and recreational facilities since such facilities were already available in three-room flats onwards, and reiterated the need to improve ventilation and lighting without raising rents.³⁵ These sentiments echoed those of Ch’ng Jit Koon, then-Member of Parliament (Tiong Bahru SMC) who noted a year later that residents of such housing found them “very hot and stuffy”.³⁶

The lived experiences surrounding public rental housing bore haunting similarities to Teo You Yenn’s recent observations in her book *This is What Inequality Looks Like*.³⁷ It seems little has changed 40 years after calls to improve the living conditions of rental flats first arose. In her book, Teo described the discouraging environment in poorly designed rental flats, citing her frequent observations of cramped sidewalks and distinctively damp and pungent smell of poorly ventilated corridors. Teo argued that the living circumstances have negatively impacted residents’ sense of reality and identity, smothering their hopes of moving up the social ladder.

³³ 1976, *Singapore Parliamentary Debates*. March 18, Vol 37, 540-541.

³⁴ 1977, *Singapore Parliamentary Debates*. February 14, Vol 36, 101-102.

³⁵ 1977, *Singapore Parliamentary Debates*. February 16, Vol 37, 238-239.

³⁶ 1978, *Singapore Parliamentary Debates*. March 16, Vol 37, 960-961.

³⁷ You Yenn Teo, *This is What Inequality Looks Like* (Singapore: Ethos Book, 2018).

4.2 Efforts to promote social mobility

Works like *This is What Inequality Looks Like* and Institute of Policy Studies (IPS) report on social capital³⁸ attracted attention on issues related to inequality and social mobility at a time when the government was increasingly been seen to be disconnected from its electorate. It was in this climate that President Halimah Yacob laid out the key priorities for the government in the coming years—one of which was to forge a caring society and tackle inequality by providing more support in housing, education, and employment.³⁹ In the subsequent days of agenda setting, many parliamentarians brought up the issue of housing for the poor, often pointing out the problems that the low-income families faced and possible solutions to them. Cheryl Chan Wei Ling, Member of Parliament (Fengshan SMC) suggested renting older housing units to those who are in need of interim housing, Minister for the Environment and Water Resources Masagos Zulkifli Masagos Mohamad spoke about the need to distribute rental flats more equitably to ensure that tenants had equal “access to good quality public facilities,” and MP Henry Kwek Hian Chuan, Member of Parliament (Nee Soon GRC) proposed taking into account household size in the allocation of rental flats to ensure a conducive living space.⁴⁰ Minister for Education Ong Ye Kung spoke about the importance of homeownership policies such as Fresh Start and the Tenants’ Priority Scheme in promoting social mobility for the rental flat tenants while K. Muralidharan Pillai, Member of Parliament (Bukit Batok SMC) called for the integration of rental flats with other types of public housing to increase social mixing.⁴¹

While many politicians have raised the issue of overcrowding in the past, they mostly framed the problem as a matter of poor living conditions. There was an emerging recognition now that living in rental flats could perpetuate poverty and negatively impact social mobility. For example, Parliamentary Secretary, Ministry of Culture, Community and Youth and Ministry of Transport Baey Yam Keng shared that:

*In Queenstown, we give out annual bursaries to students from low-income families. We notice that about one tenth of the primary school applicants managed to achieve only 10%-20% improvement in their school grades... So I invited the parents for a dialogue and discovered that most of their children already attend free or heavily subsidised tuition in the school, community or with the self-help groups. Looking at their family profile, which is mostly large family size squeezing in a small rental flat, I realised that the root of the problem could be that they lack a conducive environment at home to study, prepare for examinations or even do their homework. At the same time, their parents are likely to be busy at work and are not able to supervise them.*⁴²

³⁸ Institute of Policy Studies, “A Study On Social Capital In Singapore,” <https://lkyspp.nus.edu.sg/docs/default-source/ips/study-of-social-capital-in-singapore.pdf> (accessed 2 Jan 2019).

³⁹ Kevin Kwang, “On Parliament’s agenda: Tackling social inequality, helping Singaporeans stay employable,” *Channel NewsAsia*, May 7 2018, <https://www.channelnewsasia.com/news/singapore/halimah-parliament-tackling-social-inequality-10210608> (accessed 15 Dec 2018).

⁴⁰ 2018, *Singapore Parliamentary Debates*. May 14, Vol 94.

⁴¹ 2018, *Singapore Parliamentary Debates*. May 15, Vol 94.

⁴² 2011, *Singapore Parliamentary Debates*. February 28, Vol 87, 2990-2991.

K. Muralidharan Pillai highlighted another structural problem of the rental flats, pointing out how the rental flats were segregated from non-rental blocks:

One connected issue to the Government's agenda in forging a cohesive, caring and inclusive society is the housing policy concerning the physical location of rental flats... I suggest that the Government consider going back to the old policy of co-locating rental flats within regular units... I do have a concern with the building of stand-alone rental flats. Usually, they are built at the fringes of mature housing estates. They run the danger of becoming ghettos. We miss a chance of getting family members from these rental flats to mix with members in regular units.⁴³

Such concerns seemed to have resulted in some policy initiatives to promote inclusion and social mobility. The Fresh Start Housing Scheme was rolled out by the government to assist low-income families living in rental flats to acquire their own houses. In 2018, Minister of National Development Lawrence Wong Shyun Tsai announced that the government would mix rental and non-rental units within the same block to create a “a more equal and inclusive society”.⁴⁴ Undoubtedly, this took political courage because many Singaporeans who owned their homes were still against the idea of living next to rental units. Minister in Prime Minister's Office Indranee Thurai Rajah SC reflected that she had received multiple complaints from residents that “they were afraid that rental flat neighbours would make the area unsafe and seedy... [and having] rental flats near their homes would cause the value of their properties to drop”⁴⁵. Such willingness to go against the voices of the people signalled the government’s resolve to reach out to the vulnerable segments of the population.

4.3 Resistance towards improving housing standards

Despite some policy changes, the government remained uncompromising on other issues. For instance, living conditions in rental flats remained austere and uncomfortable for many. To date, only one- or two-room flats were made available for rent regardless of applicants’ family sizes even though the issue of overcrowding has been widely discussed in the parliament. Another policy that seemed to show insufficient concern towards the living conditions in rental flats was the Joint Singles scheme. Singles could only qualify for rental flats under this scheme that forced them to live together with someone else—often a complete stranger. This created inconducive living environments where tenants had to not only find a way to share and negotiate their already cramped living spaces, but also to manage their relationship dynamics with a stranger. Due to the difficulties of co-living, many tenants had conflicts with their co-renters. While these conflicts have been brought up by many parliamentarians, little progress had been made on this front. Then-Minister of State for National Development Cedric Foo Chee Keng was quizzed on the feasibility of having “two complete strangers” under the Joint Singles Scheme, to which he responded:

[W]e could do what the Member suggested, drop the requirement for pairing up, allow each one to rent individually his own flat. What does that mean?

⁴³ 2018, *Singapore Parliamentary Debates*. May 15, Vol 94.

⁴⁴ 2018, *Singapore Parliamentary Debates*. May 17, Vol 94.

⁴⁵ 2010, *Singapore Parliamentary Debates*. Mar 3, Vol 86, 2613-2614.

We would have to double the number of rental flats currently let out to joint singles. Today, as I said, there are 9,400 units. If you double that, say, another 9,000, at roughly \$100,000 per unit, it is \$900 million. And is that all? I think many at the margins will say, 'It is not too bad; total privacy for \$30 rental a month. Let me also join the queue.' And, willy-nilly, we would have enlarged the safety net and unwittingly fallen into the trap of the welfare state. So, I say, we are better off if we invest this money to expand our economy to create the jobs and incentivise workers to retrain so that, that way, we can increase or at least maintain our high home ownership rate and, more importantly, preserve our work ethos.⁴⁶

His response revealed the careful political balancing act that the government perceived it had to do: whether to continue improving the living conditions of rental flats and risk falling into the trap of a welfare state, or maintain the status quo and ignore some unmet needs of the marginalised. The government's decision to stick to the status quo revealed that even though it has introduced new policy initiatives to promote inclusivity for rental flat tenants, rental flats were still primarily viewed as a form of transitional housing, with its predominant function to provide necessary shelter.

5. Epilogue

The engineering of the public housing landscape has significantly transformed Singapore into a society of homeowners. Yet, there were still individuals and families that fell through the cracks and were left out of the mainstream national housing narrative. The government's plan to integrate rental and home owned units signalled a long-term intention to improve the public perception of residents of low-income rental units so that various actors in the civil society could play more significant roles in alleviating the issues faced by the low-income. Project 4650, a policy programme targeted at rental flats that sought to "coordinate the help, intervention and services for the needy families"⁴⁷ by tapping into various organisational resources, is a case in point. Deputy Prime Minister Tharman Shanmugaratnam lauded the project's integrated approach between the government and civil society, and stressed the need for Singapore to move forward by acting in collective ways to help each other and especially the low-income.⁴⁸ Ultimately, more discussions and policy recommendations have been generated in response to the changing nature of the public rental housing scheme and the role of the government as the primary agent to assist the low-income. How the government then decides to facilitate and perpetuate self-led and community-led social interventions could positively impact social mobility among the low-income.

6. Policy Discussion Questions

⁴⁶ 2004, *Singapore Parliamentary Debates*. Nov 26, Vol 78, 1502-1503.

⁴⁷ South East Community Development Council, *Project 4650 (P4650)*, [https://www.cdc.org.sg/southeast/contentdetails/project-4650-\(p4650\)](https://www.cdc.org.sg/southeast/contentdetails/project-4650-(p4650)) (accessed 18 Jan 2019).

⁴⁸ Tharman Shanmugaratnam, "DPM Tharman at launch of book "How Working Together Matters: Adversity, Aspiration, Action"." *Prime Minister's Office Singapore*, November 27, 2018, <https://www.pmo.gov.sg/newsroom/dpm-tharman-launch-book-how-working-together-matters-adversity-aspiration-action> (accessed 20 Dec 2018).

You are the chief adviser to the Housing and Development Board. You have been tasked to tackle the public rental housing situation in Singapore. In your proposal, suggest recommendations to address the situation, and explain how your proposed policy changes will help lessen barriers in the social environment and equalise social opportunities for the low-income so that greater upward social mobility can be achieved. Furthermore, assess its impact on meeting aspirations, as well as the likely public response to your policy proposal. In drawing up your proposal, you may wish to consider the following:

1. How would you assess and determine who is eligible for public rental housing?
2. Deputy Prime Minister Tharman Shanmugaratnam, once proposed the metaphor of a “trampoline” as a concept of social services that would not only act as a social safety net for the marginalised, but propel them upwards. Specific to public rental housing, what more can policies do as trampolines to uplift families and help them achieve upward social mobility?
3. With respect to the recommendation that Minister of National Development Lawrence Wong shared of the construction of mixed-income blocks in May 2018, how can different stakeholders be managed in the face of changing neighbourhood dynamics? What are potential challenges and social issues that need to be addressed relating to mixed neighbourhood areas and how can they be mitigated?
4. Since Singapore’s housing policies greatly prioritised home-ownership over public rental housing, with latter housing proportionally fewer residents than it did in the past, what are ways in which housing policies can be revised or framed to improve the lived experiences of rental dwellers?
5. The Singapore public housing project has largely been successful in shifting most of the population towards homeownership in public housing. Given that the government is now in a better position to take a step back and possibly re-work its housing ideology, how do you think that the government should reframe the role of public rental housing?

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Annex 1 – Key Rental Housing Schemes in Singapore

The schemes below highlight the key public rental housing schemes.

Rent and Utilities Housing Scheme

First proposed in March 1990 by Dr Ho Tat Kin, then Member of Parliament (Toa Payoh GRC)⁴⁹, the scheme was formalised in October 1990. The Rent and Utilities Assistance Scheme was started to relief low-income families of their rent arrears. It help facilitate with the counselling and provide skills training to employable persons in low-income families, to help them to secure better paying jobs.

The Rent and Utilities Assistance Scheme, is meant to help lower-income families temporarily who, although having an income, are unable, through special circumstances as an illness, or disability, to keep up with their rent and utilities payments, until they can get back on their feet. The financial assistance is given for a period of three to six months, in the first instance, and is then reviewed. Financial assistance to pay rent and utilities is only one aspect of the help that they need.

Joint Single Scheme for Subsidised Rental Flats⁵⁰

The Joint Singles Scheme was established in 1990 to allow single Singaporean women and men from the ages of 35 and 40 respectively to jointly purchase or rent a Housing and Development Board (HDB) flat, and was revised accordingly in 2007.⁵¹ The scheme was a revision and renaming of the Senior Citizens Scheme. Under the new ruling, the age limit for women was lowered from 40 to 35, and for men, it was reduced from 50 to 40. The change was introduced in response to public feedback to lower the minimum age so that more singles could qualify for public housing. While the age requirements were relaxed, the revised policy also tightened one other eligibility criterion to ensure that only Singaporean singles from age groups with low marriage rates benefited from the scheme.

The new scheme stipulated that all applicants had to be Singapore citizens and satisfy the minimum age requirements. The Joint Singles Scheme also included other conditions that were unchanged from the Senior Citizens Scheme. For instance, in order to qualify for a direct purchase from the HDB, applicants should not own private properties, and their combined monthly income should not exceed \$5000. Applicants also need not be related or be of the same gender. These restrictions did not apply to joint applicants who purchased flats on the resale market. The Joint Singles Scheme has been revised several times since its implementation in 1990. The age limits for single or divorced women and men is set at 35 years, while that for a widowed person or orphan is 21 years. There is also no income ceiling unless one applies for a housing grant from the Central Provident Fund (CPF) or a HDB loan. In 2007, the scheme was further revised to incorporate rental housing.

⁴⁹ 1990, *Singapore Parliamentary Debates*. March 23, Vol. 55, 741-742.

⁵⁰ National Library Board, *Joint Singles Scheme is Established*, <http://eresources.nlb.gov.sg/history/events/f216fbd9-63eb-49ef-b3d5-1f02217f64ef> (accessed 20 Jan 2019).

⁵¹ 2007, *Singapore Parliamentary Debates*. February 15, Vol. 82, 1479.

Interim Rental Housing Scheme

The scheme was introduced in 2009⁵², with the aim of providing housing for families in need of transitional housing but unable to secure or meet the requirements for a flat from the HDB or the highly competitive Public Rental Scheme. Private operators directly manage the Interim Rental Housing (IRH) Scheme rather than the HDB, although the latter has progressively taken a greater role in regulating the scheme.⁵³

Before 2011, private operators leased specifically allocated numbers of flats at market rates within the same estate. This policy ceased to ensure that operators managing the scheme serve needy Singaporeans first rather than prioritising their bottom line. Two families share flat to reduce individual rental cost.⁵⁴

With regards to tenure, residents in the IRH must renew their application every six months, up to a maximum of two years. IRH flats have substantially higher rental rates in contrast to a typical public rental flat, and pay about \$300 per month in 2011.⁵⁵

Fresh Start Housing Scheme

Introduced in 2016⁵⁶, the Fresh Start Housing Scheme will help second-timer public rental families, who are committed to improving their situation, own a home again. The government will work closely with social agencies to support these families in a holistic manner; including helping them to find employment and keeping their children in school to ensure that they can sustain progress and homeownership. For others who have fallen on hard times and need shelter while they get back on their feet, we will build more public rental flats and integrate them within larger HDB estates.⁵⁷

⁵² 2007, *Singapore Parliamentary Debates*. February 15, Vol. 82, 1479.

⁵³ Derek Goh and Tou Chuang Chang, "Homes in Transition: Youths' Experiences in Singapore's Rental Housing," *Dynamics of Community Formation*, (New York: Palgrave Macmillan, 2018), 81-98.

⁵⁴ *Ibid.*

⁵⁵ Pearl Lim, "A Brief Introduction to Singapore's Public Rental Flats," *iCompareLoan*, December 3 2012, <https://www.icompareloan.com/resources/a-brief-introduction-to-singapores-public-rental-flats> (accessed 20 Dec 2018).

⁵⁶ 2016, *Singapore Parliamentary Debates*. January 15, Vol. 94.

⁵⁷ Zhou Tee, "About 70 families placed on Fresh Start Housing Scheme since launch: Lawrence Wong," *The Straits Times*, December 15 2018, <https://www.straitstimes.com/singapore/housing/about-70-families-placed-on-fresh-start-housing-scheme-since-launch-lawrence-wong>.

Annex 2 – Rental Flat Environment



Figure 5 – Gloomy corridor of a one-room rental flat (Source: Authors' photograph)



Figure 6 – Frequent hoarding in rental flats (Source: Authors' photograph)



Figure 7 – Negative advertisement of loan sharks at lift landing of rental flats (Source: Authors' photograph)

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