



Wed Jun 03, 2009

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- Events**
- Promotions**
- Podcast**
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[Home](#) > [Current Affairs-Local](#)

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Updated: 3rd June 2009, 0710 hrs

50 Years of Self-rule - Housing a Nation



Low-rise SIT apartment

[PREVIOUS](#) 1 of 2 [NEXT](#)

In Asia, Singapore has often been cited as a successful example in the production of public housing for its residents.

Through the Housing Development Board, more than 80 percent of almost 5 million Singaporeans today own a home.

It's a far cry from the early 60s, when HDB inherited a near impossible task of building homes at break-neck speed to house a rapidly expanding population.

Then, less than 10 percent of 1.6 million people in Singapore owned a home.

The rest had to make do living in squatters housed under inadequate sanitary conditions.

How did the government manage the housing problems?

As *Melanie Yip* found out, it involved meticulous decisions in the urban planning process.

When you cruise along the expressways in Singapore, you'll notice lines of billboards advertising luxury condominiums promising amenities like landscaped gardens, tennis courts and swimming pools.

You make a turn into the next street and notice a section of public housing cordoned off by wooden boards spotting large imprints announcing an impending upgrading project by HDB.

In the 50s, spacious housing projects like what we enjoy today were a rare sight, where residents were more likely housed in squatters and families having to make do with bunk beds stacked from floor to ceiling, in sometimes decrepit shop-houses.

Former Head of the History Department at NUS and author of the book "Singapore - The Unexpected Nation", Dr Edwin Lee recalled the living conditions then.

"For example, let's look at Neil Road. Neil Road is now refurbished and there was an NUS Baba house there which used to belong to a well known Baba family then. But in that neighborhood, near that house, I remember seeing two or three storey houses which were all cramped or subdivided into small cubicles with people cramped inside. And away from this, in the urban villages like Silat, or Bukit Merah, there were these shanty lighthouses which were habitable, yes, but only just. Sanitation conditions were bad then, and people had to get water from a nearby well and you also saw rearing or chickens or pigs."

On a regular visit to his constituency in Hong Lim one day, former Senior Minister of State Lee Khoo Choy was also appalled at what he saw.

"Oh, you could climb the steps and see the people. Disabled persons tied to the beds. It was a dinghy area. It was terrible, the situation was very bad, housing was very bad."

Former HDB CEO Liu Thai Ker says in the early years, public living conditions left much to be desired.

In 1969, soon after he joined the agency, he visited an area and couldn't

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believe what he saw

"I went up the Redhill, Bukit Merah area which is just opposite the HDB center. It was after the rain when I arrived at the squatter area and because there was a hill, the water was flowing down, and what I saw in the water was either human, or pig, or both human and pig waste running along it."

The increasing density of people, particularly in the urban areas in the early 50s, was the result of an expanding population boosted by immigrants travelling from places like China to Singapore in search of a better life.

Housing the increasing population became an overwhelming challenge for the housing authority at that time, the Singapore Improvement Trust - an agency tasked by the British Colonial Government to improve the island's housing conditions.

For the 30 years it was operational, the S.I.T was only able to complete slightly over 23,000 flats, which accounted for less than 10 percent of the 1.6 million people in 1959.

Singapore historian, Dr Kevin Tan points to the possible reasons behind the S.I.T's abysmal performance.

"The Singapore Improvement Trust was unable to get enough units built because they simply did not have the manpower, nor did they have the budget. Well, of course, when you begin mobilizing your entire state resources, to building, literally building a nation. Then you have to cut back on some other things."

Liu Thai Ker - HDB's CEO from 1979 to 1989 - is of a different view.

"In one of the annual reports I read, the S.I.T could only build as fast as the construction industry could cope, which could be either genuine, or just an excuse. "

Unlike the S.I.T, the Housing Development Board - which was set up in 1960 - was able to overcome the public housing challenge by relying on housing demands to create and stimulate the construction capacity, says Mr Liu.

"Well, before I arrived, people like Lim Kim San, Howe Yong Chong, Teh Cheang Wan, their policy was if this was the amount of housing we have to build, we stick to the figure and the target must be met because we are solving housing problems. Of course, this could not happen overnight, and this team of pioneers continued to build up and refine the construction industry, made it more sophisticated. So the government of Singapore took the target as the task, and built up capacity to meet it. It was not the other way round."

In 1961, HDB constructed more than 7,300 housing units.

For the next seven years, the number of public flats being built went up with construction, averaging up to 13,000 units each year.

By 1969, more than 30 percent of Singapore's population lived in public housing.

Initially, the PAP-led government took over a rather complicated task trying to house a nation.

One massive and expensive challenge involved the acquisition of land.

For developing countries like Singapore at that time, land availability was often one reason hampering the building of public housing.

The government, however, managed to address the issue, by playing "Robin Hood"

By 1966, the colonial legislation on land acquisition was repealed and in its place, the Land Acquisition Act passed.

Under the act, the government is able to acquire any land of private or commercial use for public purposes.

Former CEO of HDB, Liu Thai Ker explains how it works.

"If this piece of land is planned for public housing but the existing use is farming, so the cost (the government compensates) will be based on farm. There is a saving for the government. One can argue that this is a fair deal because the decision to change the land use from farming to public housing or even to build a supermarket, it is a decision made by the government for the change in land use. It is not something earned through the hard work of the land owner. But that still hurt a lot of people because they see the potential in the land use but they do not benefit from it. So how did the government manage to pacify these people? They had to be very strict where the government gazettes this piece of land for acquisition and to be used for a public purpose, it will be used for a public purpose. The government will not use it for a non-public purpose. So the credibility of the government was very important."

With the land acquisition issue solved, the government was able to push ahead with large-scale urban plans.

In the process of mass producing public housing, that allowed HDB to keep the costs of flats low.

Until 1964, all flats then were only for rent.

Surprisingly, the take-up rate for public housing in Singapore did not move as fast as the government would have wanted.

So a solution was devised to drive demand.

In February 1964, the government introduced "home ownership for the people", a scheme which helped residents acquire a flat.

Later, a social security enhancement, the Central Provident Fund or CPF was set up to help residents finance their flat mortgages.

During the 60s, flats were rather reasonably priced.

For example, two and three room flats located in the Queenstown estate went for about S\$5,000 and more.

As Liu Thai Ker pointed, that resulted in a significant transition from Singaporeans renting flats to residents eventually owning a place called home.

"So one thing the government did was apart from the initial down payment, your monthly payment, if you were to buy, is lower than your monthly rental. Which Singaporean will be stupid to not take up this offer. So that really changed the picture."

Perhaps one of the most important impacts of home ownership was the sense of identity and belonging it gave to average Singaporeans, observed historian, Dr Kevin Tan.

" The HDB was able to propel the figures, build them up, build them cheap and build them fast, resettle huge chunks of people, and suddenly, a lot of people became stakeholders. "

Later, the government took its role in providing public housing one step further when it devised a unique blue-print to develop self-sufficient towns all over Singapore.

As part of the blue-print, authorities ensured that each neighborhood was provided with amenities sufficient to meet the daily needs of residents.

These included supermarkets, places of worship, recreational facilities, medical clinics, and provision shops.

Liu Thai Ker, who was involved in the planning process, described how he and his team went about developing such communities.

"How many people do you need to sustain a supermarket? How many people do you need to sustain a polyclinic? We also had shop houses. I believe that shop houses give a chance to small operators to operate, but also those are the places filled with gossips. And it makes the community more interesting when you have a lot of gossip. We also made sure that there was a sufficient number of primary and secondary schools. For the primary schools, we tried to allocate them in such a way that, theoretically, every child needs to walk about 5 to 10 minutes to get to school. Within the community, you would also have the clean industries and actually in the early days, the architecture of the clean industries looked better than the public housing. These industries have no noise pollution, no air pollution, and no visual pollution. This allowed people to work there, and in fact, the clean industries tend to be more labor intensive and tend to use more female workers. This was perfect because the ladies can take their children to school, go to work, then come back for lunch, cook a meal for the children and then head back to work. So I started by calculating the basic sizes but subsequently, there was a lot of follow-up on whether people actually lived the way we planned. The vision and the actual delivery usage met very well."

Through prudent policies that gave average Singaporeans access to public housing, the PAP government was able to live up to its promises of engaging residents in home-ownership democracy.

But housing improvements would have been impossible, had it not been for parallel economic developments occurring in Singapore at the same time.

This helped to boost the income and living standards of Singaporeans, hence giving rise to another important pillar in society - the middle class.

But in the process of meeting the expectations of a burgeoning economy, the government had to devise ways to produce the necessary human capital to meet economic demands.

And they addressed this through changes in the education system.

In the next episode, join *Melanie Yip* as she explore the challenges in educating the masses.

Click on the above speaker to hear this on podcast.

[\[Back to 50 Years of Self-Rule page \]](#)