

**OPENING ADDRESS BY MR DESMOND LEE,
MINISTER FOR NATIONAL DEVELOPMENT &
MINISTER-IN-CHARGE OF SOCIAL SERVICES AND INTEGRATION
AT MND'S FORWARD SINGAPORE ENGAGEMENT SESSION ON PUBLIC
HOUSING, ON 25 SEPTEMBER 2022, 9:30AM**

Introduction

Good morning everyone, really appreciative that many of you took not just Sunday morning to join us; there are so many other things you could be doing, but that you also came despite the very inclement weather.

2. I would like to welcome you formally to the launch of “Our Housing Conversations”. This is part of the work of the Build pillar of the Forward Singapore exercise, which my colleague DPM Lawrence Wong launched in June.

Government committed to ensuring public housing affordability

3. We have a diverse participation list today. Many of us are homeowners, or you are looking to buy your first home. Some of us may be homeowners but have adult children who are trying to buy their HDB flat. Others are seniors who want to age well; and a whole variety of housing arrangements, and this reflects the diversity of today's participants,

4. Housing is an important topic for Singaporeans, that is why you are here. I know that what is top of mind for you now are construction delays, waiting times for HDB flats, whether you can get your queue number, affordability of housing, and many other pressing current issues.

5. We understand these concerns. HDB colleagues are working hard to manage construction delays without compromising safety and quality. And we are ramping up the supply of HDB flats. We are on track to launch up to 100,000 new flats from 2021 to 2025, if need be. We have also recently set aside even more flats for first-time home buyers to help them secure their homes, because this is the generation of the echo boomers. And we will continue to keep a close watch over the property market, to support a stable and sustainable property market.

6. Even as we work to address immediate challenges, we need to take stock and look ahead. And that is what today's Housing Conversation is all about. So there are immediate concerns, we will work with you to address them. But we want to look further because these things need to be thought through and these things take time.

7. So we will be reflecting in the changes in our society over the year. We will unpack the social compact on public housing. And we will discuss how it should evolve and change. What is the Government's commitment to Singaporeans on housing? What are our duties and responsibilities as Singaporeans, towards our families and towards one another? And what are our obligations, as Singaporean today, as stewards, towards the next generation of Singaporeans.

8. Now this, in turn, will guide us in deciding how to make good use of our very limited land and resources, as we plan and provide for our housing in the many years ahead. Because housing is a very big part of our lives – a sanctuary, a place to raise our families, an important nest-egg, and so much more. As I have said before, housing policy is really social policy; it is about society, it is about people, it is about their lives, and not just about infrastructure development. It is not just about the building, it is not just about the infrastructure around the state. How we provide housing, both public sector and the private market, they impact people's lives. So I have always said housing policy is actually about society and people.

9. My colleagues have planned an interesting programme today, and I have discussed this programme with them many times. We are experimenting with new ways to make engagements come alive, to make discussions more diverse and vibrant. And we will invite you to share your thoughts and discuss with one another in your small groups later. But first, let me reflect on our housing journey, talk about our changing aspirations and our binding constraints, and discuss briefly what we should consider when shaping our future social compact on homes and housing.

10. Now it may sound very high level, social compact, but actually it is very important to talk about our duties and responsibilities, our aspirations and expectations, and this will guide how to use our resources. It will then translate into the way we implement our HDB policy, our housing policy as a whole, our planning for Singapore's land use. And then it will translate into changes along the way as we unpack this concept of the social compact. So please do not be daunted; it is fundamental conversations, not technical discussions.

Housing a Nation over 50 years

11. Now I am going to go through some brief history about how our housing compact has evolved and how the Government has responded, how the people have responded.

12. We have come a long way in housing a nation. Think about it, for the seniors in the room who can remember the history. In 1959, most Singaporeans lived in overcrowded shop-houses, many in rural kampong houses. My father grew up in one of those, always describing to me what it was like. And as a very young child, I did visit relatives in a kampong in Lorong Chuan, but those are distant memories. With fewer than 1 in 10 Singaporeans at that time residing in public housing, and this was where we first started in 1959 for our predecessors: poor sanitation, fire and flood risks, no running water.

13. Our pioneer leaders set right out to improve living conditions, and provide basic housing. But it was not just about building flats, but pursuing higher ideals as they were building a nation. And for that matter, moving a whole generation from where they lived to high-rise basic housing.

14. **First, our pioneers wanted Singapore to become a home-owning society, instead of a home-renting society**, so that every citizen had a stake in the country. We were a very young country then, lots of uncertainty. Today, 8 in 10 of us are staying in HDB flats. Our homeownership rate is now one of the highest in the world. We take this for granted. But this is not the norm when we compare with other places

around the world. For example, the homeownership rate in Hong Kong is slightly over 50%.

15. **Second, they wanted public housing to support families and reflect our values of multi-culturalism and social cohesion.** Again, not just a high ideal, but it meant real things on the ground, multi-culturalism, respecting every ethnic community, reflecting that social compact and high ideal on the ground, in reality.

16. For example, we implemented the Ethnic Integration Policy (or EIP). It is a policy but it ensured that every neighbourhood practically reflected our ethnic diversity. And if we did not even live next to each other or with each other, how would we even begin to understand each other's culture and faiths? You can have programming, you can talk about multi-culturalism, but if in the first place you do not live next to each other, if we do not from time to time suffer those frictions along the way and learn to overcome them and build understanding, what is multi-culturalism in reality then? So a policy, social compact, issues on the ground, but pursuing a goal.

17. We also introduced policies to support couples buying their first home, and helped families who wanted to live near to each other.

18. **Third, our pioneers wanted everyone to have a stake in Singapore's success, by improving and adding value to our public housing, amongst other ways.** They moved public housing to a market-based system. In 1971, flat owners were allowed to sell their flats on the resale market after a Minimum Occupation Period (MOP). We also introduced housing schemes to enable our seniors to monetise their flats, unlock value, to support their retirement.

19. **Another way of sharing our success is by upgrading and improving our HDB flats and our housing estates.** The first major programme was the MUP, Main Upgrading Programme, launched in the late 1980s, early 1990s. Over time, we launched major multi-year programmes to keep revitalising our housing estates; to upgrade HDB lifts; improve the interior of our flats; renewed our neighbourhoods through NRP, CIPC; and revitalised our heartland shops as well as our overall estates.

20. **There was also sacrifice, and give and take, in our Housing Story.** The Government had to acquire large tracts of farms, plantations and private land, to build public housing for Singaporeans. Resettlement was not easy, but our earlier generations made sacrifices and adjustments

21. **Our social compact on housing is not static;** has not been and never will be. As our circumstances changed and our society evolves, our policies must also evolve constantly to keep pace. For instance, we remained alert to the powerful and invisible social and economic forces that could shape our housing landscape over time. We wanted to ensure that our housing estates remained inclusive and cohesive, even as our society became more diverse and better-off.

22. Take the EIP for example. While most Singaporeans supported the need for this policy, over time, some families were impacted by it when they tried to sell their flats, so there were sharp edges to it. It was for the greater good, but for some families, they suffered the sharp ends for the greater good; they grudgingly accept, but there is pain. We heard their concerns and introduced a policy for HDB to buy back EIP-

constrained flats where necessary. Now this was to smoothen the rough edges, while preserving the important social objectives, and ensuring that Singaporeans broadly, continue to support that we have to do this. I presented this at a UN conference many years ago, and people said this is very controversial, but after the session they pulled me aside and said, tell me more. After I described it to them, they said they did not think they could do it, not now.

23. Another concern is the risk of gentrification and stratification of our city. We see this happening in successful, vibrant cities around the world, as invisible but powerful socio-economic forces act to segregate where people live according to their wealth and means. We do not want this to happen here in Singapore, so last year, we launched the Prime Location Public Housing (PLH), in order to enable us to build HDB public housing in very prime and central locations in Singapore, like in the city centre and in the Greater Southern Waterfront. This was so that these areas do not become exclusive neighbourhoods that only the well-to-do can enjoy in private housing.

24. If we leave it to the free market, just leave it to market forces, there is no reason to believe that it would be any different from other countries. If we leave it to market forces, that is what is likely to happen. Some areas will become very central, very exclusive, very gentrified, all the rich people want to live there, developers will respond to that, and then society will change. So we want to use PLH deliberately to set aside land in those areas, and build public housing and ensure that over the many generations, they remain affordable. I know people understand what we are trying to do, they grudgingly accept that some of these measures will be difficult over time, but that is what we aim to do. It is not infrastructure policies; it is social objective.

25. And while our housing programme supports bigger households and families, we have also introduced new policies over the years to make public housing more accessible to other Singaporeans, such as our seniors, multi-generational families, singles, divorcees, single unmarried parents, and lower income families living in public rental flats.

26. Let us just take seniors, for example. We used to have Studio Apartments on 30-year ownership durations. Now, we have what we call 2R Flexi (short lease) flats for seniors, with more flexible lease durations to accommodate their plans.

27. We have built integrated senior housing in Kampung Admiralty, continuing to study whether such a model really empowers the seniors living there, because it is a vertical kampong. And are trying another one out, with slightly different configurations, at Yew Tee. Again, seniors housing integrated with different services. We see what the seniors respond to, how to ensure in seniors housing we have mixing that draw young people, young children to come and make use of the facilities and interact with the seniors. And we will be launching soon our second pilot batch of Community Care Apartments (CCA), which provides housing that comes with senior-friendly features and customisable care services. So it is not just housing, but housing plus care. We launched one in Bukit Batok, another one coming up, akan datang.

28. For our seniors who continue to live in their existing homes, we provide enhancements for active ageing, for example you would know by now, grab bars, non-slip toilet flooring, as well as ramps and now even wheelchair lifters as options, especially if there are a few steps in front of your house.

29. And we have the Enhanced Lease Buyback Scheme to help seniors monetise their flats even as they continue living in their flats. And when I try to explain it to seniors living in Boon Lay, they say they will find out more, and can decide whether they want it or not much later. But at least it is an option, a tool they can keep in their pocket if they want to use.

30. Our public housing journey reflects and mirrors the growth and development of our society as we evolve and change. And it is a product of the evolving social compact between Government and people, and between each and everyone of us. And what we decide to do, what we decide to consume or use, will also impact what is available for future generations.

Changing Aspirations and Unchanging Constraints

31. The next chapter of our housing story is for us to write together, and that is what Forward Singapore is about. Over the past one year, as part of URA's recently-concluded review of our long term development plans for Singapore, or the Long-Term Plan Review, a major exercise, we spoke to more than 15,000 Singaporeans through different platforms - virtual, physical, surveys - on a broad number of important issues: the future of living, the future of work, the future of transport, climate change, conservation and so on. And we also discussed the future of housing.

32. Many people shared their aspirations and also concerns with us. Some aspirations remain the same. For instance, young couples wanted to get married and buy their home. But there are other trends, other developments and expectations that we have to study too.

33. For instance, our population is rapidly ageing, and seniors want to age-in-place. But what they seek to have, what support they need is evolving and changing.

34. We see some younger Singaporeans seeking to live on their own, apart from their parents at a much earlier age if they can. On the other hand, we have seniors who value their independence, and more want to live near their children but not with their children.

35. A few years ago when Mr Khaw Boon Wan was the Minister of National Development and I was working in his ministry, we also had housing conversations (we deliberately chose the same title), and I remember I was at National Library Board, top floor, and I was going around and at the end of the session, people give their reflections. One senior stood up and I said, "Sir, can you share with us your thoughts with us?" And he says, yes, I want to get housing as a senior near but not with my children, because I am not 7-11, I do not want to be always open for my children to make me look after the grandchildren. After I play with my grandchildren, feed them, change them, I want to send them back to their parents, so that I can have time with my wife and just my own privacy, So, different aspirations.

36. More people are also getting married later, choosing to remain single, by choice or by circumstance.

37. Taken together, these aspirations point to growing demand for housing – whether public or private – and for different types of housing, to meet different needs, at different stages of life. That is why we are here.

38. We have also received many ideas on housing, from many people. For example, some suggested that we further prioritise public housing for newly married families who have never bought a home before, as they have more immediate housing needs. Some felt that we should do more to discourage housing as investment generally. There were those who felt that measures to ensure affordable public housing, like the kind that we put in place for PLH, should be applied more widely.

39. Others felt that we should look into new housing types to address the needs of singles, seniors, as well as persons with disability looking to live independently. Or new housing design to accommodate those who need to work from home or work away from office. So as the nature of work changes and evolves, so too they say, must housing.

40. And some people wanted to know from us how we would eventually go about implementing VERS (Voluntary En-Bloc Redevelopment Scheme) and HIP2 (Home Improvement Programme Two), in order to rejuvenate our older public housing estates and our HDB flats. In fact, how we would rejuvenate our public housing all over again.

41. During some of the discussions, sustainability also came to the fore. Some participants were concerned whether we would have enough land and enough resources to meet all the expectations that have been placed before us. And would land need to be cleared to build more homes, what is the balance? Would we have to take land from other uses, other needs that Singaporeans have and to squeeze on that. Or do we clear green land and use it for housing instead. So there were these concerns.

42. Many people gave us ideas on how the interior of our homes, as well as our infrastructure in and around the estate needed to be more inclusive to people of all abilities and ages. We talked about EASE, we talked about HIP; I mentioned earlier not just ramps but wheelchair lifters. There were some other ideas that were raised because they felt that it is not just about public housing per se, but what goes on inside it, what options that go with it.

43. We also received interesting ideas on how we can strengthen our sense of ownership of our everyday spaces, including our housing estates. Some suggested giving residents more autonomy to design and maintain community spaces, and organise activities that can bring residents together. So they were concerned not just about housing, but how we can activate community in housing.

Forward Singapore: A New Public Housing Compact

44. With the LTPR as our backdrop, we will build on top of this. We would like to kickstart this Housing Conversation, so that we can deep dive into the social compact on our public housing. As I have said before, do not be daunted, it is about fundamentals, it is about what you hold dear. It is about your concern for your generation and next.

45. So let me suggest a few key questions as a frame which you might want to think about as we go into our breakout groups to discuss. And I hope you understand this opening presentation is necessarily about milestones, about issues, it is broad, because we want to start this conversation with you, as we have done with many Singaporeans through the Long-Term Plan exercise.

46. **First, Our Values**, get back to fundamentals. Do the values that have underpinned our public housing policies continue to remain relevant? Time pass, things change, are some of these things still relevant? What are the values that we should reaffirm? What are some new values that we should really start to embrace?

47. **Second, Our Priorities**. What would be your aspirations and concerns about public housing, and how will they change over your life course, or the life course of your children? What are our key priorities as a society, think more broadly, and how can we meet the needs of other people at different stages of their lives? How do we balance the needs of citizens across various life stages, as well as socio-economic background and abilities?

48. **Third, Our Future**. How can we continue to meet our current needs, continue to meet diverse aspirations, while safeguarding land and resources, green and blue spaces, for future generations to enjoy and to use?

49. **Fourth, Our Roles and Responsibilities**. What are the different roles and obligations of the Government, of us as individuals and us as families, as well as organisations both private and public, and the people, in housing and rehousing a nation going forward into the future?

50. So those are the broad frames. And as you go out later into our different breakout groups, think about these.

51. In the weeks ahead, what will we be doing? We will be reaching out to different groups of Singaporeans just like all of us here through various platforms. And we will also be setting up roadshow exhibitions across Singapore, with a lot of interactive elements for people to give their views, raise their issues. If you are unable to join us at our discussions and roadshows, we want to hear your views too, through our digital survey which we will launch under Forward Singapore on 8 October.

52. You can find out more about the upcoming series of outreach events and discussions, and signup for them on our MND website and social media platforms. We want as many people to be part of this process as possible, so I hope you can spread the word to your family, your friends, and your colleagues.

Conclusion

53. I hope you have a productive and enjoyable session, and I look forward to hearing more from you later. Thank you!

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