

AN INDUCTIVE PERSPECTIVE OF SINGAPORE HOUSING POLICY: A COMPARATIVE STUDY

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ABSTRACT

The housing market in Singapore has observed extensive development and growth over the past years due to the validation of favourable economic, lawful, social, civilized, and political policies. housing and Development Board is the managerial organization that responsible for the development and improvement of the housing area in Singapore. In Singapore, above 80% of its citizens own homes, apartments, hostels and flats. Singapore has also set up economic facilities such as the Central Provident Fund (CPF) to provide loan to its citizens at a lower interest rate to acquire houses and apartments. Favourable housing policies have also enabled the development and growth of other housing industries in other developed economies such as the UK, USA, Sweden, and Poland.

Keywords: housing policy, housing management, development plan, affordable housing

INTRODUCTION

During the past decades, the housing markets has undergone countless changes to make better it by putting into place several policies. The public homes policy in Singapore is one of the best housing scheme globally. The Housing and Development Board (HDB) has been tasked with providing reasonable, affordable and high-quality houses to Singaporeans to improve their living situations (Khali & Nadeem, 2019). HBD over the last decades they have made a huge success by ensuring that 80% of Singaporeans are enjoying their lifestyles in the HBD flats and 94% of them

have their own apartments and flats. Singapore's housing scheme success can be attributed to the strong political dedication to public housing, secondly is an economical commitment through loans and bonus and governmental support, which enables them to provide land economically and fast, and finally is loyal government plans such as the quantization of the Central Provident Fund (CPF). The Singapore housing market is a unique one due to its huge home ownership for the resident households specifically for people from the low earning.

Table 1 shows the part of the population that has owned homes since 1970. It can be deducing the ratio

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Table 1. Population, Land Area, and Density of Singapore, 1970–2015

Year	Land Area (km ²)	Population Density (per km ²)	Total population	Those who are owning homes	Proportion of Foreigners
1970	586	3,540	2,047,507	2,013,563	3
1990	618	3,906	2,413,945	2,282,125	5
2000	633	4,814	3,047,132	2,735,868	10
2010	712	5,897	4,027,887	3,771,721	26
2015	719	7,130	5,535,002	3,902,690	29

Source: Housing and Development Board (2021).

of 2 million members of the Singaporean population owned homes from the year 1970 to 2015, which was a good success.

Singapore’s housing area is described by the predominance of HDB housing and the broad inclusion of the public authority in controlling housing market interest openly and private areas. The main goal of Singapore’s public housing policies can be interpreted through affordability, quality, community and financial security of individual members for the country’s population (Kuah, 2018). To allow the low-income households to afford their own houses, the government of Singapore transformed the pension updated Central Provident Fund into a housing provident fund where member of staff and employers have to make must contributions to the member of staff accounts. The member of staff and employers’ savings are then withdrawn for down and loan to purchase homes at a relatively small and affordable price. The loan is designed to mobilize the national savings on a nationwide basis and make house ownership the only choice for households (Sahlin, 2015).

From the pie chart we can easily understand the distribution of number of peoples that lived in Singapore orange colour present the number peoples who do not have their own homes is about 20% on the other hand blue colour present the number of people who have their own homes is about 80% and the huge proportion of homeownership is due to the favourable and aggressive Singapore housing policy, which has ensured homeownership among the different financial groups.

Characteristics of Singapore Housing Policies

The Singapore housing society is characterized by unusually huge homeownership for resident households. The prevalence of HDB housing in Singapore and the wide association of the public authority in adjusting housing organic market in both the general population and private areas. Public homes in Singapore is characterized by the free-market and socialist system where it is observed as right permission, which assist state with giving better houses to its residents or of unrestricted economy frameworks where the market is permitted full control in the housing area (Lee, 2016). Although HDB fully takes support from the public funds, it is essentially a private maker (Ward, 2019). HDB believes that for it to provide enough housing to the Singaporeans, then the economically resources for homes try not to have to contend with the nations monetary interest of different areas of the economy. HDB is the primary controller of housing projects in -++Singapore hence a situation where free-market rule has been wipe

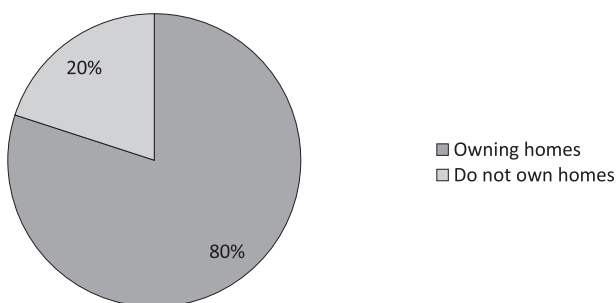


Fig. 1. Distribution of Homeownership among the Singaporeans
Source: Housing and Development Board (2021).

out to keep away from the provisos related with the market-subordinate frameworks, where costs of housing are regularly past the scope of a high piece of the populace or of the communist frameworks where the shortfall of capital brings to a halt all the housing projects (Marcuse, 2017).

The low cost of creation addresses the Singapore housing program. Singapore’s housing policy is categorized by acquiring land reasonably, resulting in a low production price. This is attained by putting a host of measures to increase productivity and keep prices to a smallest level (Yeo et al., 2017). The central housing cost-control features include the scale of the projects, the repetitive nature of the work, tight control over building contracts, and prompt payment. HDB has assumed standardized building plans with a short construction period for large quantities for large housing designs (McFarland, 2021). Designs account for toughness and minimum maintenance prices. The other started that HDB has used designing and overseeing all its projects in its place of outsourcing them and taking private contractors to undertake the construction project. HDB has also been able to keep its production price very low by using technological advancements in its projects, such as the increasing use of the metal form concrete framework system and use of the manufactured system (Wetzstein, 2019). The HDB is also involved in the production and management system of the materials required for the construction processes. Over the last 10 years, HDB has produced more than 1 billion brickworks, tile work, sand, and granite quarries which have massively kept the production in very low cost. This has also made sure that there is acceptable supply to meet the needs of the continually evolving industry

at very affordable costs (Zarghamfard et al., 2019). The HDB has also developed plans to help local and foreign constructors (manufacture) develop suitable latest materials for HDB use.

From table 2 above, it can be concluded that the price of owning a home in Singapore is relatively low due to the decreased cost of construction and the availability of grants that can be used to pay for loan to be used to acquire homes. The percentage of the price of houses to individual passing incomes is as low as 2.88 due to Singapore’s public housing policy which is a contributing factor.

The target of HDB is to give quality and reasonable public housing to low and big time salary workers. Other than giving rental housing, HDB likewise supports homeownership among Singaporeans (Phang, 2018). The HDB is ordered to continue all parts of the public housing program with the exception of fixing the deal and rental costs of the housing units, which the Ministry of National Development embraces. The HDB has broad abilities concerning land procurement, resettlement, town arranging, structural plan, designing work, and building-material creation. The HDB gives business and modern premises and sporting, strict, and social offices in its housing bequests (Phong, 2020). The HDB additionally leads different tasks like land recovery for the development of reasonable houses. While building the houses, the board considers factors like the accessibility of fast travel, simple admittance to business, modern, institutional, and sporting offices.

From table 3 above, it can be concluded that 32.2% of the population owns a 4-room flat while 24.4% of the country’s population owns a 5-room flat and that 18.3% of Singapore’s members of the population

Table 2. Price Affordability of HDB Flats in 2019

HDB Flat Type	Average Price [\$]	Average Price after Grants [\$]	Applicants Annual Household Income [\$]	The ratio of Price to Income
2-room	120,000	56,000	19,800	2.88
3-room	189,000	138,000	34,000	4.67
4-room	299,000	269,000	48,000	5.78
5-room	387,000	388,000	76,000	5.79

Source: Housing and Development Board (2021).

Table 3. Resident Households by Dwelling Type and Household Income in Singapore

Dwelling Type	Residents Households [%]	Average Monthly Income
1 and two-bedroom flats	5.3	2,313
3-room flats	18.3	5,805
4-room flats	32.2	8,293
5-room flats	24.4	11,606

Source: Housing and Development Board (2021).

own a 3-room flat and finally 5.3% of the members of Singapore population re owning 1 and 2 flats despite their low levels of income.

The Singapore Public Housing scheme is upheld by a sound resettlement stratagem. The resettlement strategy is fundamental as a portion of the land obtained for public housing purposes or required advancement projects had been populated by vagrants, limited scope ranchers, and inhabitants of frail structures who must be resettled in adequate convenience. The Singapore public housing strategy furnishes vagrant and ghetto occupants with standard housing and living (Hedin et al., 2016). The resettlement strategy has empowered the public authority of Singapore to procure land for building reasonable houses efficiently and rapidly without going through a ton of cycles thus quicker development of the task (Pow, 2017).

COMPARTIVE METHODOLOGY BETWEEN DEVELOPED ECONOMIES HOUSING POLICIES

United States

The main purpose of Singapore's housing policy is to ensure that all Singaporeans have market standards, quality and affordable housing by adopting various mechanisms such as laws that allow the Singaporean government to buy land at low prices. Is to provide. The United States housing strategy plans to give needs-based, government-financed housing for low-pay families, the old, and those with inabilities (Field, 2017). Furthermore, the Singapore housing strategy occupancy period depends on a rent time of 99 years which is dependent upon restoration after its expiry,

while in the United States, the tenure time frame is endless as long as occupants conform to the rent understanding. Their pay stays at as far as possible, empowering the occupant to keep paying for the administrations delivered by the housing supplier (Taruvinga & Mooya, 2018).

In the Singapore housing scheme, there is no standard qualifying income limit that one must contribute to the reasonable housing project. In contrast, in the United States, the citizens have to contribute 50–80% of median income for a specific county or metropolitan area to qualify for the Federal government's housing scheme. Besides, in Singapore's housing policy, there is no basis for calculating rent. In contrast, in the United States housing policy, rent is calculated according to an individual's ability to pay the highest of the following: 30% of adjusted monthly income, 10% of adjusted monthly income, and the individual's current welfare rent (Hoe, 2020).

Singapore housing strategy doesn't give any arrangement to month to month rental instalment since the primary point of the approach is o empower the resident of Singapore, both in the low and medium-class pay levels, to possess homes and not pay lease in such houses. Conversely, the United States housing strategy takes into consideration charging month to month rental instalments, which shift contingent upon the determinants like size, area, and nature of the house that has been involved by the residents of the United States and the time of inheritance (Chew, 2016). The United States housing strategy isn't really that solid of Singapore and has not empowered whatever number residents as could reasonably be expected to possess their own homes and rival different nations, for example, Sweden that additionally give the reasonable housing strategy. The Federal administration of the

United States ought to change its housing strategy to guarantee the incorporation of all residents, all things considered, regardless of whether from the low-pay bunch or the major league salary bunch, into the program. Other than changing the centre goal of the strategy, it is likewise important to guarantee that it depends on giving homeownership and worse houses.

United Kingdom

The significant reason for the UK housing strategy is to give need-based, government-supported housing for low-pay families, the older, and those experiencing handicaps. Then again, the main role of the Singapore housing plan is to give reasonable housing to all Singaporeans utilizing different official and monetary systems, for example, the commitment of a part of a singular's pay to the housing plan. The commitment is subsequently removed to guarantee that such people have their own home contingent upon the size that their commitments match and different elements that decide the idea of the house to be procured (Powers & Nsonwu, 2020). The United Kingdom housing strategy gives a fixed or endless tenure period relying upon the understanding came to with the public authority or the private designer of such housing units. Interestingly, the Singapore housing strategy accommodates an occupancy period in light of a rent understanding of 99-years which is dependent upon reestablishment after the expiry of the arrangement and regardless of whether the individual has proceeded with interest in remaining in such homes or houses. The reasonable housing strategy has contributed colossally to the singular residents of Singapore who own them since they don't need to contribute a piece of their pay as lease.

The United Kingdom housing strategy arrangement on lease estimation gives that lease is determined on a point framework in view of the nature of housing while at the same time considering key determinants like the size of the house, kitchen apparatuses, private bathroom, and other social.

For example, the offices are consolidating, Singapore's housing strategy is for those who are interested in a housing strategy to donate a portion

of their wages to buy a fantastic home for a 99-year lease that relies on restoration. according to the instructions of the national authorities (Sullivan, 2017). Also, the month-to-month housing instalment should not surpass 699.48 pounds as indicated by the UK housing strategy, while as per Singapore housing strategy, there is no month to month pay paid once an individual has gained the house or home.

Sweden

The motivation behind Sweden's housing plan is to give needs-based, government-subsidizing housing advances and endowments for low-economy families, the older, and those with handicaps. Simultaneously, need is given to the destitute, while the Singapore housing strategy's motivation is to furnish the residents of Singapore with homes in spite of their financial level from a commitment made to the housing advancement conspire (Wang et al., 2016). The Sweden housing strategy accommodates a decent occupancy period or cutting-edge that home would presently not be able to be utilized for public housing that is 40 years or less, contingent upon the concurrence with the Swedish district that an individual is residing in. Interestingly, Singapore's housing strategy has a tenure period in view of a rent understanding of 99-years and is dependent upon recharging relying upon the proceeded with interest of the inhabitant to keep residing in such houses or homes. The Sweden housing strategy accommodates the low-financing cost on the housing offices and related items joined by high family investment funds (Teo & Huang, 2016). The Sweden housing strategy has empowered more and more individuals to get homes and lofts at lower costs in spite of their monetary circumstances or levels. The Swedish housing strategy accommodates the structure of new homes, loft squares and rental convenience contrasted with the Singapore housing strategy that primarily centres around the structure of completely possessed homes. The housing strategy pointers in these nations guarantee supportable housing arranging and improvement that is liberated from any monetary segregation.

Poland

The real estate sector in Poland is one of the mainstays of the national economy, not only inspiring economic growth in a pivotal direction, but also creating an enabling environment for dynamic development. The fundamental nature of this sector consists in its role as a source of fixed assets, as it creates spatial conditions for the development of various other sectors of the economy and presents a very important way to allocate capital (Cellmer et al., 2021). The primary tasks of the government are to promote favourable conditions to meet the housing needs of community. Property needs its efficiency in allocating existing assets and the chance of making new stockpile suitable for worth and amount for notified demand is the result of many groups of economic and non-economic factors. Because the housing market is inconsistently local, local factors are the most important factor. This includes, among other things, factors related to the worker marketplace (unemployment rate, average wages, etc.). Market size due to price fluctuations existing assets and the chance of making new stock etc. (Cellmer et al., 2021). The land charge has been in power in Polish regulation starting around 1991. This is probably the most seasoned regulation among any remaining charges. One of the greatest duty issues in land charge is connected with all exclusions and help, which is Article 7 of the Local Taxes and Fees Act (Journal of Laws 2019 item 1170) K directs nearby duties and expenses. This article will zero in on these guidelines in regards to recompenses and exceptions. General society has a particular arrangement of monetary advantages to a given organization or gathering of organizations, with which the monetary weight is made by open accounts Aid is called (T-55/Court choice in the event that 99) This weight can be through spending public assets on organizations or decreasing the weight of public law on organizations (Jóźwiak, 2020).

Main objectives of the housing policy carried out by majority European countries to create rules and regulations for purchasing or lease for all citizens, making houses for all citizens and ensuring

proper standards. According to Article 75, 1 of the Constitution, public establishments are bound to run policy in favour of fulfilling the needs of citizens, especially preventing homeless, supporting social housing industry development, and activities of citizenship The basic aim is to support the people to own their own houses (“Housing Industry Support Policy Housing” – Drafted Version). End of the 1990s, the form of important tools changed in the Polish Housing Policy. In the 1990s, half-new Apartments are used inside the Social Building System, which included a source of housing cooperatives, establishment, Flats and Council flats. Instances of housing Strategy apparatuses in Poland are legislative projects under which the State Reservoir gives monetary help to their needs in the year 2008–2013, with the end goal of the advancement of the structure business in Poland, Rodzina was introduced to the program (a family’s place) program so that the situation of youth can be improved and indirectly There is an effect on improvement. The demographic situation in Poland (Cieślak et al., 2020).

RESULT & DISCUSSION

Successful Elements of the Singaporean Housing Model

Today there are about 2m HDB apartments in Singapore due to the successful operation of the Singapore housing model, distributed mainly in two newly developed towns that stretch out in a half circle around the City’s waterfront region. Every year the government of Singapore sells a new batch of highly furnished flats to its low and middle-income citizens first-time buyers (Jargowsky & Fletcher, 2019). They all accompany 99-year rents and are sold at lower-than-market costs, albeit the effective candidates of the program should hang tight for three to four years for their condos or pads to be finished. The other option accessible to the Singaporeans decides to purchase existing HDB condos straightforwardly from their proprietors or the public authority, at whatever esteem the buyer and the seller will pick. The first and last Singaporean’s purchasers help cash through

government awards to buy new or old apartments (Lee, 2016). The Singaporean model also ensures that people from different racial backgrounds living in the country are also reflected in each HDB block and able to acquire flats and apartments at relatively medium prices compared to the Singaporean citizens who buy the apartments and flats at low prices depending on their economic status.

The Singapore housing model has brought about the development of new three-room pads proposed to its residents at a somewhat low cost. The expense of the three-room pads is \$300,000 all things considered. A method tried government award empowered first-time house purchasers to shave up to \$75,000 off the buying value contrasted with different nations in Asia where their residents can't buy houses totally. Purchasing such houses tantamount to the HDB level on the auxiliary market would cost with regards to a fifth to a quarter more while purchasing the indistinguishable lofts worked by private designers can cost multiple occasions the HDB charges for the indistinguishable apartments (Hoffman et al., 2020). This implies that youthful grown-ups will more often than not live home until they resign except if they can stand to lease or purchase their own homes in the open market henceforth needn't bother with government mediation as far as housing arrangement. Gay couples are additionally permitted to add to the CPF conspire on the off chance that they are lawfully hitched in an official courtroom or by an administrative authority perceived by the Singaporean government.

Regulations have likewise been passed to empower single parents to possess houses diminishing the frenzy that has been in presence that moms of little youngsters conceived illegitimately have thought that it is troublesome than different guardians to buy government pads because of how they are seen in the public arena because of social issues.

The Singapore housing model has empowered the Singaporeans to acquire the money they use to purchase HDB's properties given by the Central Provident Fund, an obligatory public investment funds conspire into which the majority of the residents working are needed to contribute 20% of their month to month compensation to the plan. In examination,

managers are needed by the arrangement to contribute 17% to add to the plan and empower its residents to gain homes. The strategy empowers the residents to withdrawal their reserve funds to use as a store on the HDB condo they need to buy. HDB has additionally empowered its residents to gain modest home loans and utilize their CPF commitments to meet some or the regularly scheduled instalments in general. The Singapore housing strategy is a triumph by many measures since the nation has essentially no vagrancy. HDB's towers are perfect, safe and spacious enough for the whole family. HDB house is more reasonable than condos and pads in Hong Kong, Stockholm, and other major worldwide prosperous urban communities. The office has guaranteed that whenever purchasers first just give more modest than a fourth of their discretionary cash flow to their home loans; henceforth don't feel the weight of possessing a house. The model is additionally a decent arrangement for the state since they just set to the side \$1.8 billion or 2.4% of the public spending plan for housing which is to the point of covering the housing shortage in the country. The public authority of Singapore has paid a little \$28 in awards to HDB since its establishing during the 1960s.

The incomes acquired from the housing strategy program have empowered Singapore to figure out how to manage without a convectional charge financed annuity conspire. Every Singaporean will have their own loft upon completion of the work process (Hoe, 2020). The arrangement offers Singaporeans an additional a markdown assuming they decide to purchase a property in similar neighbourhood as their people consequently causing them to secure houses without many difficulties. Additionally, the Singapore government has utilized the control of housing framework to assist with moulding how Singaporeans live and take part in monetary approaches. Rules for a strict housing strategy direct the way that one might purchase and possess pads henceforth assisting with diminishing the expense of creation (Huat, 2017). The Singapore housing strategy has empowered HDB to utilize its Debt Servicing Ratio (DSR) to decide home buying affordability's is the extent of a month-to-month family pay for the housing

portions. It thinks about interest instalment and is determined on an expected 30-year credit. Moreover, most HDB level purchasers can utilize their CPF investment funds to pay for their month-to-month contract, which is taxed at a specific rate hence acting as a source of Singaporean income, reducing the dependence on external funding from other countries. The Singaporean Monetary Authority has intervened to help the government implement various prudential and regulatory measures such as reducing stamp duties for sellers who sold their properties in the first three years other than an extra purchaser's stamp obligation on the buy. Of the second and subsequent properties has also been reduced to enable as many citizens as possible to own homes (Chew, 2016). The interventions have enabled the reduction and abnormal increase in the country's prices of flats and apartments.

Drawbacks of the Singapore Housing policy

Lack of foresight is one of Singapore's Housing plan downsides. There have been grumblings among Singapore residents about the social-housing program. The connection between HDB proprietorship and agreeable retirement is not so specific because of the lack of foresight of how the commitments ought to be transmitted to the CPF. More seasoned Singaporeans have become surprisingly quick to hold tight to their homes as opposed to delivering capital by moving in with their youngsters in more modest pads (Cao et al., 2019). The strategy has empowered the old populace individuals to sell back the HDB part of their excess rent they expect not to sufficiently live enough to utilize. Notwithstanding, the plan has not wowed, to some extent in light of the fact that HDB-proprietors are as yet dealing with the possibility that their properties could be worthless when their 99-year rent lapses.

The other downside is that it stays indistinct whether a framework focused on homeownership and cavalier of leasing will keep on fitting the Singaporean requirements. A few inquiries remain whether the cash being contributed as far as home loans utilized

in building houses addressing the requirements of the singular Singaporeans who contribute such sum. Buying HDB property requires responsibilities that youngsters in different nations would find smothering, above focusing on other business: they should look for power to move or let inside the principal long stretches of proprietorship, despite the fact that they might have effectively trusted that their condos will be constructed.

The other downside is that adjusting reasonableness and growing a substantial financial foundation is a difficult one. In spite of the fact that Singapore's model serves its residents well, adjusting the reasonableness of the sponsored HDB pads with consistent appreciation makes the framework wasteful for everybody residing in the nation and relying upon the strategy to possess homes and condos. Out of Singapore's 5.9 million populace, around one-fifth are not residents (Berry, 2020). These unfamiliar residents or labourers are destined to be remembered for the HDB framework, despite the fact that there are exemptions that have made it conceivable to draw in gifted unfamiliar housing labourers to assist them with advancing the area. Moreover, in excess of 500,000 transient labourers without admittance to HDB pads live in swarmed, messy regions, with up to 100 individuals sharing a solitary latrine. The housing conditions for these low-pay labourers in Singapore are a lot of more terrible than for the typical low-pay expert in the United States and other made economies.

Characteristics of efficient Global Housing Policies

The model is apt in different areas of the planet to tackle their housing issue. Like Singapore's, the social housing program can be copied in other countries globally with similar outcomes of providing government housing at reasonable costs free of politics and bureaucracy (Berner, 2016). Not at all like in the Singapore housing strategy framework, different nations should utilize different government offices are dealing with a cross-reason premise. The worldwide real estate market should be founded on sound a strategy in light of appropriations and

different motivating forces like that of Singapore's HDB housing strategy which has been more than fruitful. The housing strategies in various created nations like the UK, USA, and Sweden have been in excess of a triumph because of the ideal monetary and legitimate arrangements that help the housing area's development. Developed economies such as UK and Singapore need to make a few adjustments such as flexible housing payment methods and the inclusion of everybody in this housing program despite their race, shading, beginning, political association, or religion to the current housing strategies.

CONCLUSIONS

Reasonable housing policy can result in the growth and development of the housing sector of a country within the shortest time possible, as in the case of Singapore, the USA, the UK, and Sweden. Policies by way of favourable legal, political, and economic policies are the key needles and causes of a booming housing policy. The housing policy has allowed citizens from the low, medium, and high economic levels to acquire homes and apartments without incurring huge budgets. At long last, housing arrangement ought to be made a compulsory job for the states to guarantee that all residents live in a respectable climate through the execution of ideal strategies that help the development and extension of the housing area.

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