Public Housing in Singapore: An Innuendo for Policy Innovation (Past and Present)

by

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ABSTRACT

Singapore is a small, nimble city state in Southeast Asia nestled amongst a mix of Association of Southeast Asian Nations (ASEAN1) neighbors who are rich in culture, ethnicity and history. It is a city state with challenges of a large cosmopolitan suburbia that is, it grapples with high population density, overstrain infrastructure, an aging population and unwarranted property prices. The city state Singapore has prided itself on a top-down policymaking landscape; one of the key policy milestones it undertook at independence (1965) was to build affordable public housing for the then population of 300,000. Due to land limitation, the government embarked on land reclamation exercise (Sparke et al., 2004) with 0.2 square kilometers of newly created usable land reserved for public housing2 development along the east coast of the island leading to the island’s international airport. Today, more than 80 per cent of the Singapore population lives in public housing provided by the Housing and Development Board (HDB). Obstacles and hurdles abound on this journey of affordable (and) safe public housing for the Singapore public since self-governance in 1959. This paper highlights the pillars of public housing development in Singapore and chronicles the path instituted. The discussion concludes with HDB’s future challenges and uncertainties as it pursues relevance in a changing landscape.

1. Introduction

Singapore evolved from a discarded fishing village to an attractive world class metropolitan city in five decades of economic development. The city state’s strategic physical location enabled entrepôt (where exports and imports are channeled in and out) trade as the primary source of economic driver during its formative years. As the economy developed, the driver of Singapore’s progress went from a production based export-led industry (mainly by foreign direct investment (FDI)) to a service centric economy. Although Singapore is not blessed with any natural resources, she does have two noticeable resources in land and labor. Alongside machineries as physical capital, land and labor are the other two environmental and human capitals which have contributed towards production and national income.

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1 The 10 ASEAN nations include: Brunei Darussalam, Cambodia, Indonesia, Laos, Malaysia, Myanmar, Philippines, Singapore, Thailand and Vietnam.

2 The eastern suburbs of Marina Bay, Kallang, Siglap, Bedok and Changi were a result of land reclamation since independence (1960s). Please see Wong (1992).
The achievement of a developed nation status was an extreme opposite of Singapore during the early days of independence when strikes and riots (for nothing) were routine daily activities. Transformation of the city state economy commenced when the United Nations (UN) sent a team of experts led by Dr. Albert Winsemius and secretary, Mr. Alfred I.F. Tang of the first UN Industrialization Survey Team in 1961 (UNDP Global Centre for Public Service Excellence, 2015). Their motto was ‘Expectations and Reality’ with the main objective of massive job creation in the shortest time possible. Dr. Winsemius presented a 10-year plan to the Singapore government in an attempt to transform Singapore from an entrepôt trade port to a manufacturing and industrialization centre.

Dr. Winsemius had mooted and encouraged the idea of large-scale public housing and set out two pre-criteria i. Removal of the communist and; ii. Keep and not remove the Sir Stamford Raffles statue. This is because firstly, the removal of the communists would bring about domestic stability as they were speculated to be the root of strikes and riots. And secondly, keeping the statue of Sir Stamford Raffles served as a symbol of public acceptance of the British heritage. Being a labor resource dependent economy, it is important that the human capital stayed healthy and housed in a clean and safe environment. This explains the criticality of public housing for it provides a conducive living surroundings for Singapore’s population.

This paper highlights the pillars of public housing development in Singapore and chronicles the path instituted. From this introduction, a brief account of the evolvement of the Housing and Development Board (HDB) will be presented. This is followed by authenticating its presence and the various functions it performs on the city state. A brief examination of HDB’s future challenges and uncertainties as it pursues relevance in a changing landscape concludes this paper.

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3 Dr. Winsemius hails from the Netherlands (small country) and has innovative ideas ranging from container shipping, engineering, financial services, retail development, technical education and tourism. He was the key development architect for Singapore’s industrialization from low-wage production based economy to high-wage export oriented industrialization.

4 Mr. Tang is an engineer of Chinese descent who became interested in the development of emerging nations. Dr. Winsemius and Mr. Tang had met in New York while working with the UN’s Economic Commission for Asia and the Far East (ECAFE).

5 Success in Singapore was not replicated in other countries which Dr Winsemius had earlier advised. The approach which he had used hinges on “Wakefield principles”: i. Advisers help people help themselves; ii. Help and advice rendered with avoidance of publicity; iii. Acknowledge clearly that an international organization had assisted in ways which the country has requested. The late Mr. Lee Kuan Yew (Prime Minister and Senior Minister of Singapore) was grateful and felt indebted to the time and energy which Dr. Winsemius had devoted to Singapore. Please see http://ourstory.asia1.com.sg/dream/lifeline/win4.html

6 Public housing in Singapore was spearheaded by Mr. Lim Kim San in the 1960s to address the critical shortage of housing.

7 Singapore was founded by Sir Stamford Raffles in 1819.

8 Acknowledging the British heritage attracted global oil companies like Shell and Exxon (at the recommendation of Dr. Winsemius) to set up operations in Singapore. The site which Exxon operated a refinery is now a resort island, Sentosa. It was also Dr Winsemius’ recommendation for Philips to establish a production plant in Singapore in an attempt to shift and upgrade from industrial capacity to higher technological methods.
2. Chronicle of Public Housing in Singapore

During the British colonial era, Singapore’s housing took shape within the city centre nestled along the Singapore River. The importance of economics had led to the founding of cities near rivers (as the soil area in proximity to a river is thought to be the most fertile and people congregate in regions of fertile soil) and natural harbors that facilitated trade. This squares fittingly with theories of urbanization such as Robert Park’s (who studied in Germany with Georg Simmel) Chicago School of Sociology\(^9\) (Orum, 2004) where he coined the term of human ecology in urban research.

The population of Singapore had lived in squatter settlements subject to overcrowded conditions and resulted in poor sanitation with widespread diseases. Crime and civil unrest were also rife due to confined living area. To meet a chronic housing shortage coupled with slums growing exponentially, the Singapore Improvement Trust (SIT) was formed to address these social issues and build affordable public housing for the population of Singapore.

- **Singapore Improvement Trust (SIT)**

  SIT was set up in 1927 to tackle the problem of public housing; however, in its 32 years from formation to demise in 1959, SIT had built only 23,000 homes (CPF, 2005). Some explanations could be offered for the demise of SIT,

  - There is a lack of public engagement as SIT was mainly composed of professionals and not bureaucrats who may be more socially cognizant of the urgency for (clean) public housing
  - The rate of population growth outstripped the rate at which public housing was being built
  - Rigid regulations and stringent bureaucratic red tapes hindered the pace of public housing construction

The demise of SIT saw the creation of the Housing Development Board (HDB) which was set up on 1st February 1960 tasked to take on the role of home building for Singapore.

- **Housing Development Board (HDB)**

  In the first five years of the housing program, HDB built 53,777 housing units\(^10\) which was about two and a half folds more than what SIT had built in its 32 years. HDB succeeded in what SIT could not achieve largely due to individuals such as, Lim Kim San and institutional factors; as well as exogenous factors which positioned themselves in favor of construction success.

  Lim Kim San (LKS) was the first Chairman of HDB; one of the early projects was to build two blocks of flats in Tanjong Pagar (in Central Singapore) to house workers working for the Tanjong Pagar Harbor Board (now the Port Authority of Singapore). In contrast to SIT’s direct hire, LKS used an open tender system to invite professional contractors with proven track

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\(^9\) The theory argues that there is land scarcity within cities and competition for land and resources is likely to division of urban space into zones. A higher rent is likely for the more favorable zones.

record to carry out the construction (Latif, 2009). This allowed supervision to be made at the contractual level as opposed to dealing with the minor details at the ground level. In addition, an open tender system weeded out the possibility of employing party supporters who may be known entities for other services but not in building houses. LKS’s steadfastness in decision-making was remarkable as he addressed an urgent social housing need for the working class.

One exogenous factor which contributed to HDB’s fast pace of success was the Bukit Ho Swee fire in May 1961. This disaster made 16,000 people homeless and fueled the woes of policy makers with more added to the homeless status. This amplified the challenge of building affordable and functional homes within a very tight timeframe. Although the fire intensified the challenge of building, it served also as an impetus for winning over the public and placing the public’s trust in HDB (HDB Research and Planning Group, 2014).

There are other significant factors such as, the ease of financing purchase of flats, national ownership and identity, and the promotion of racial integration. These will be discussed in the following Section Three. The remaining of this section focuses on what strategies HDB has employed to ensure it remained relevant to its core mission of providing affordable public housing for the Singapore public.

With adequate airport and port facilities, and supporting infrastructure, Singapore’s geographic position made it favorable for international trade and ascertained the city state as a financial centre. Foreign firms were allowed full ownership of their investments and operations with products ranging from garments (shirts and pyjamas), oil refining (ship repairing and rig building), petrochemicals, to ship breaking (ships were stripped with the scrap iron feeding into steel mills which rolled steel plates to steel bars for construction of public housing).

Notably, Singapore possesses the basic assets for industrialization with the greatest asset being the high aptitude of the city state’s labor force working in the manufacturing sector. In addition, it should not be forgotten that a fundamental ingredient for effective development is political stability as well as a government which follows through from planning to implementation. The phases of development can be categorized as industries which were focused on labor (60s to 70s) to skills (70s to 80s) to technology (80s to 90s) to innovation (90s to 00s) to knowledge (beyond 2000s). These compounded and contributed to the affluence of the Singapore population and gave rise to a range of public housing catered for different income groups.

The following summarizes four diversified types of public housing namely, Housing and Urban Development Company; Executive Condominiums; Build-to-Order; and Design, Build and Sell Scheme.

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11 The city state became an international centre for air traffic with an airport that allows the biggest planes to land and a sea port as the only regional harbor with container facilities.
12 Singapore is geographically located in a favorable time zone and filled a strategic gap in the global financial markets. That is, when European financial markets in Zurich and London close, New York would open; but after New York closes, there would be a gap of six hours before Europe opens again – Singapore fills this gap.
Housing and Urban Development Company

As Singapore’s economy grew, a middle-income group mushroomed where they earned too much to qualify for low-cost housing and yet not earning enough to afford landed private property. In 1974, a new category of flats built by another government board, the Housing & Urban Development Corporation (HUDC) would cater for this middle-income group.\(^{13}\)

The key difference between housing developed by HUDC and HDB was the size where HUDC housing had a bigger floor area relative to that of HDB housing; as well as better living surroundings such as, covered car parks and manicured landscape. Due to competing options of private apartments, condominiums and landed property,\(^{14}\) HUDC failed to continue beyond 1984.

In one decade, there were 18 HUDC development projects and close to 8,000 units built.

Executive Condominiums

Executive Condominiums (EC) were first built in 1999 and straddles between public and private housing. They are considered public as they are sold at a subsidized price and buyers are able to exercise their options to enjoy CPF grants. ECs are developed and sold by private developers similar to private condominiums as they have full facilities such as, clubhouse, gymnasium, playgrounds, swimming pools, tennis courts, and guarded by security.

The first five years of an EC are regulated similar to that of HDB public housing that is, the minimum occupancy period (MOP). The development can be privatized after 10 years where the title deed will be transferred to the residents and be managed like a private condominium. EC can be seen as a modernized concept of HUDC housing as it is made available for households of a higher income levels than that of a HDB housing.

In slightly less than two decades (to date), there had been 63 EC developments.\(^{15}\)

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\(^{13}\) From 1975, HUDC flats could also be financed by Central Provident Fund (CPF) savings but more on Financing in Section Three.

\(^{14}\) Singaporeans who are CPF members (contributing to CPF regularly) could use their CPF savings in a new Residential Properties Scheme from 1981 to purchase non-public housing. This offers a possible explanation for the declining demand for HUDC due to alternative housing choices.

Build-to-Order

Build-to-Order (BTO) is another variant by HDB introduced in 2001, with allocation of flats that provides timing flexibility and location for buyers of new HDB housing. Tender for construction will commence if and only if a minimum number of applications (50 per cent as at 2011) for the apartments has been met. Design and construction are undertaken by Surbana Corporation – formerly the building and development arm of HDB.

Surbana Corporation (SC) was corporatized in 2003 to unlock the value stored in 50 years of housing, township planning and urban development experience gleaned by HDB (Surbana International Consultants, 2012). SC’s projects focuses on various facets of inclusive growth illustrated by the eight (selected) projects such as,

i. Treelodge at Punggol (North-Eastern suburb) addresses a low energy consumption with ecological solutions incorporated in the design and planning. For instance, building structures on a tropical island are oriented on a north-south facing to provide maximum daylight but minimum direct heat gain

ii. Golden Jasmine at Bishan (Central-Northern suburb) caters to an aging population with extensive landscaping, gentle ramps, medical facilities, and outdoor spaces

iii. River Vista at Kallang (Eastern suburb) focuses on integrating the natural environment where it is the first public housing waterfront complex designed in collaboration with Public Utilities Board (PUB) in consultation with National Parks Board (NParks). In addition, River Vista is a pioneer housing development in the city state to utilize pre-casting (standardization and repetition) with substantial cost-savings

iv. Rental Housing at Woodlands (Northern suburb) attends to low-income households below the poverty line and fulfils a forward looking vision, where it is efficient, environmentally sensitive, low-cost, uses green materials and designed in a sustainable fashion

v. Central Horizon at Toa Payoh (Central-Northern suburb) dealt with the challenge of uncontrolled urban sprawl in a limited land plot. For example, five new blocks of 40-storey building merges with existing 10-storey blocks to balance the emotional sensitivity between living memories of an existing community and the needs of an ever-changing city

vi. Aspella, Atrina and Tivella at Sengkang (North-Eastern suburb) concentrates on satisfying new expectations to meet demand for premium public housing for a growing middle class

vii. Mixed Development at Clementi (Western suburb) embraces commuting in the 21st Century with housing, retail and travel experiences at a one-stop location

viii. New Town at Punggol (North-Eastern suburb) attains the vision of master-planning in affordable housing
In an attempt to support the city state’s relevance to the region and beyond, SC has also undertaken public housing projects in Bandar Seri Begawan (Brunei), Penang (Malaysia), Hyderabad (India), and Wuhan (China).

- Design, Build and Sell Scheme

Design, Build and Sell Scheme (DBSS) was introduced in 2005 where public housing would be better designed and built in matured housing estates. Although DBSS is developed by private developers, it remains under the jurisdiction of HDB subject to the same rules and regulations to that of HDB housing.

Since its introduction, there had been 13 DBSS projects with close to 9,000 units\(^{16}\) built. The wide ranging landscape of public housing in the city state reflects the recognition for public engagement accorded by HDB over the past 50 years. Acknowledging the public complements the greater agenda of stability, national identity and social integration in the early development stages for the city state. These agendas are discussed briefly in the next section.

3. The Role of Public Housing in Singapore

HDB has built more than one million\(^{17}\) units of housing since its inception in 1960. For a city state with minimal natural resources, this achievement reflects the trust bestowed by the Singapore public and fulfils the social objective of providing affordable and safe public housing which HDB set out to accomplish. Besides winning over the public and placing the public’s trust in HDB over the past half a century, there were other roles it played on the city state which included, political stability, national identity via affordability (facilitated by the ease of financing for purchase of flats), and promotion of social integration. These will be discussed below.

- Political Stability

During the early days of independence, the government was looking to ascertain that the population had an ownership stake in a young city state. This would ensure long-term interests of the city state are preserved and that the population would be willing to defend in times of international conflicts. One option was to make sure that the population votes sensibly and thereby contributing to political stability – home ownership was perceived as an instrument to achieve this nation-building objective.

- National Identity via Affordability (Financing)

Home ownership forges a national identity and gives Singaporeans a stake in the country’s well-being. Ownership also builds strong communities and contributes to financial security during retirement (Mah, 2010). Affordable housing is defined as accommodation to fit the budget of middle to low income residents and every head of household should own a home


\(^{17}\) Ibid.
which belongs to him, fostering that national identity. But this would not materialize if financing was not made accessible as servicing a home mortgage demands a large sum of money. In the case of the city state, mortgage servicing was made relatively effortless with CPF.

CPF had evolved from a simple compulsory savings scheme in 1955 into a comprehensive social security savings plan providing for the retirement, healthcare and housing needs of Singaporeans (CPF Board, 2005). CPF savings can be used to pay for the purchase of a flat and to service the monthly housing loan installments; as well as miscellaneous fees such as legal, stamp duties and premium for CPF Home Protection Scheme (mortgage insurance).

The first significant adaptation of the CPF system allowed CPF members to utilize CPF savings to pay for public housing from 1968 (CPF Board, 2005); and has resulted in more than 90 per cent of Singaporeans owning the property which they live in. Financing homes can be serviced via CPF over a period of 30 years, and are made affordable via concessionary home loans, and housing grants. Strict financial regulations are in place such as, financial burden on households on housing must not exceed 40 per cent of household income to minimize debt exposure and default risk.

➢ Social Integration

Singapore is a multi-cultural nation of people with different languages, races, and religions. Bestowed with only land resource and human capital, the city state can be vulnerable to divergence of views and irreconcilable disputes. Tensions can run high if debates on race\(^\text{18}\) and religion are not properly managed. In lieu of potential conflicts in this diverse demographic society, public housing provides a platform to abate such events from occurring.

Public housing in Singapore makes use of the placemaking\(^\text{19}\) concept where each block of flat is a common space for all races to live and interact. To cater to this requirement, every block of public housing in all suburbs has a certain percentage of homes that are allocated for the minority races. This ensures an egalitarian distribution of social benefit to all citizens. Therefore, the experience of flat building has advanced from creating communities to incorporating amenities and spaces\(^\text{20}\) for community interaction and forging strong social ties for the unique demography (across ethnic and race) of Singapore (Fernandez, 2011).

It is fair to conclude that HDB has gained significant highlights since its inception in a treacherous and turbulent climate. HDB has claimed several milestones in its short history and its future may be path-dependent. However, with dynamic changes socially, globally and technologically, there will be challenges and uncertainties ahead.

\(^{18}\) In 1964, Singapore had a disastrous race riot between the Malays and Chinese.

\(^{19}\) Placemaking is an approach to design, plan, and manage public spaces and capitalize on community assets so as to promote social wellbeing.

\(^{20}\) Void decks on the ground floor of HDB blocks provide a place for major life events from weddings to funerals.
4. Challenges and Uncertainties ahead for HDB

- **Equilibrium Price and Quantity**

HDB is home to more than 80 per cent of Singapore’s population, across 23 towns and 3 estates. It can be argued that HDB is the market for public housing as it monopolizes the sector. Market implies that price and quantity of housing is determined by demand from potential home buyers and supply of housing by HDB. Sustainable initiatives and developments serve to justify demand side pricing where HDB can move towards building smart and sustainable towns composed of new-generation housing for instance, utilizing new-generation concrete materials\(^ {21}\).

On the other hand, supply of public housing can be further differentiated and made with greater public engagement such as retirement-like villages for the seniors, smaller units for the economically disadvantaged. With new technology advancement that enables modular prefabrication casting, the price of flats sold should reflect the savings made in both time and materials. By minimizing price fluctuations, deterring the investment mindset for a housing asset can also be realized.

Being the market would mean that HDB should dictate policies aimed at maximizing social welfare and minimizing society’s deadweight losses. Some suggestions aimed at supporting affordability and accessibility aspects include,

- Offer housing subsidies to all who are financially able to purchase and service the mortgage of a flat (as opposed to current regulations where public housing purchases are available only to married couples and singles above the age of 35)
- Granted subsidies should be non-interest bearing
- Prioritizing the flat balloting system for those who really needs it via a indexing system with requisites such as, age, existing housing condition, income, occupation, and number of dependents
- Zoning of flats to be independent of political influence
- A constant annual supply to maintain equilibrium pricing\(^ {22}\) and efficient allocation of limited resources

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\(^{21}\) New-generational concrete materials include, i. New “fluid” concrete designed for 3D printing of concrete component; ii. Environmentally-friendly concrete additives to absorb carbon dioxide; iii. Coatings to absorb and stop the transmission of sound energy; iv. Heat resistant cement additives to prevent the transfer of heat into building interiors; v. Concrete and cement applications to reduce wear and tear of built structures.

\(^{22}\) Please refer to [http://www10.hdb.gov.sg/eBook/AR2016/key-statistics.html](http://www10.hdb.gov.sg/eBook/AR2016/key-statistics.html), page five, ‘Building Statistics’ table, where the number of dwelling units for years 2001-2005 and 2006-2010 plunged due to exogenous events such as, 2001 dotcom bubble, 2003 Severe Acute Respiratory Syndrome (SARS), and the 2006/07 Global Financial Crisis (GFC). This dip in supply caused prices to climb and subsequent flat-building performed catch-up for more flats to be built in the later years of 2011-2015 (without price correction).
Keeping it vanilla

As the city state became economically developed, infrastructure improved and prices of public housing rose in tandem. When housing is in proximity to public transport (such as the Mass Rapid Transit, MRT), green spaces, and are environmentally friendly; they tend to appreciate with greater scale and at a faster pace relative to others. Studies in Hong Kong and Germany has validated this to be the case – please see Jayantha et al. (2015) where transport improvements have a positive impact on property valuation within the vicinity and aid green waste disposal (Meisel and Thiele, 2014).

Price of housing had grown exponentially where the rate of house price increases outstrips that of wage increases. This seems to suggest that the city state’s public housing has evolved to be valuable possessions. The founding mission of building HDB public housing was to provide affordable quality homes and that should be the religious core of housing policy (as opposed to public housing being an asset). When home prices continue to scale northwards, public housing purchases will incline towards an investment vehicle instead of remaining true to its social calling.

This would entail some form of policy innovation where the rate of increase in house prices be checked by corresponding increases in the wage rates (wage price index). However, this will be challenging as inflation in the city state is predominantly imported inflation driven by entrepôt trade. From a social perspective, it may well be appropriate that labor (employees/workers) push for wage rises to prevent wage stagnation from setting in.

Making it relevant

HDB public housing is an asset for the population’s future retirement needs. However, with a depletion of CPF savings to finance public housing mortgages, home owners may eventually be asset rich but cash poor as a large part of their wealth is locked up in the housing. As the population ages, there will be greater demand for medical assistance which could be made problematic with poor cash liquidity. Furthermore, as home owners age, there is an urgent need for homes and surrounding domain to be elderly friendly.

Thus, social policies that address primary needs of an aging population for example, weekly vouchers for elderlies (above the official retirement age) to meet their consumption and medical needs could be considered. Co-housing may also be an option to assimilate the elderlies with like-minded individuals where communal services can be provided at little or no charge. Consultation for the design and building of elderly housing should be obtained where co-creation would facilitate the later co-production stage.

The challenges and uncertainties ahead for HDB highlights aspects of future developments on affordable housing, development sustainability, aging population, and wage policy. Focusing on affordable housing and transport infrastructure may be fundamental solutions to development beyond sustainability. Improvement in wages (specifically graduate starting pay) will be another
option in the face of an aging population where corresponding human capital can be up-streamed and lessen the dependent loading in the long run.

5. Conclusion

Public goods display non-excludable (not be effectively excluded from use of the good) and non-rivalrous (use of the good by one individual does not reduce availability to another) characteristics. Further to this definition is the lack of boundaries which fails to identify property rights attach to the good. One explanation to why the boundaries are not shaped clearly is that there is no definitive market for transaction that is, market has failed. With its non-excludable and non-rivalrous characteristics, public housing can be considered a public good as it addresses a social need of safe and affordable housing for the city state’s population.

Nonetheless, it is not a public good as a market has been formulated bringing together demand for housing from Singaporeans and supply of housing by HDB. This is the benefit of a top-down policy landscape where boundaries are clearly scoped. This paper has examined the pillars of public housing development in Singapore largely due to individuals (such as LKS) coupled with institutional factors; as well as exogenous factors which positioned themselves for early success. The path taken by HDB emphasizes the strategy outlined for it to stay true to its core mission of providing affordable public housing for the Singapore public.

Public housing in Singapore has also attended to the multi-faceted issues of political stability, national identity via affordability (and financing), and social integration. These are critical responsibilities undertaken by HDB in the early stages of Singapore’s nation building. Future challenges and uncertainties abound as HDB pursues relevance in a changing landscape. These include, fair pricing and availability of public housing, maintaining its core mission and, staying relevant to the market.

Robert Park’s theory of urbanization (Chicago School of Sociology, 1930s) had superseded George Simmel’s metropolis and mental life argument (1903). In a similar vein, Robert Park’s human ecology perspective (with respect to an urban setting) was systematically surpassed by Amos Hawley (1986) who built on the ideas of Park and accommodated interactions within social groups and the environment (Orum, 2004).

Theories are superseded largely due to their limitations to explain; theories can also be surpassed by forward-thinking scholars who observed and improved on existing studies of work carried by other scholars. HDB has done likewise since its inception. Amidst exogenous events such as race riots, Asian financial crisis, the dotcom bubble, SARS, and the GFC, HDB has continued its relevance by surpassing itself with lenses that are forward-looking. Even so, the stakes of providing affordable and safe housing remain high for the multi-goals of economic, political and social responsibilities which public housing hats in the city state.
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