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HDB a The average height of most public housing apartment blocks is 12 stories with some, the more recent development, rising to stories. The trend is towards taller buildings with increased population growth the private sector has recently announced plans to construct story apartment developments in the downtown area. The principle of planned development is crucial in the provision of housing that is taking place over a length of time. It helps to regulate land and housing development to meet demand and infrastructure needs and, in particular, to ensure on-time infrastructure provision for residents who move into completed towns. The capstone in the provision of in-time infrastructure and housing is the state policy of compulsory land acquisition. The importance of such a land policy cannot be over-emphasized. In many developing countries, the implementation of state housing has often been hampered by the shortage or unavailability of land. Without land, there would be no housing. The task of land assembly and clearance in housing development is clearly formidable even for the size of Singapore. To illustrate, in , only 44 per cent of the land in Singapore was owned by the government while over 35 per cent of the population then lived in squatter settlements. Effective legislation was implemented to ensure the availability of unencumbered land to supplement the stock of state land. In , the colonial legislation on land acquisition was repealed and in its place the broader Land Acquisition Act was passed. Under the reformed Land Acquisition Act, the government can compulsorily acquire any land of private and commercial use for public interest. The Act provides for the payment of compensation, which is determined by the state. In determining the payment rate, no account is taken of any potential value for more intensive uses, only the existing use or zoned use is considered, whichever is lower. The prices paid by the HDB for the acquired lands are therefore usually much lower than the market price. This approach, described as draconian by some housing scholars for example, Chua, , has helped the government to lower the costs of housing provision and has been particularly helpful in the early phases of housing delivery. In providing a better housing environment than that from which the residents come, this policy helps enhance the attraction of relocation to public housing. From its inception, public housing is seen as a way to provide a good living environment for income groups who cannot afford the cost of renting or buying private housing. This inclusive approach puts the needs, expectations and lifestyles of its residents at the center of the housing supply and has required the provision of better housing be a dynamic process that seeks continuous improvement to meet changing consumer preference. On a day-to-day basis, the HDB and since the town councils is concerned with estate management and maintenance to ensure that the public housing units and towns do not degenerate into slums over time. On a longer-term basis, instead of allowing older flats and towns to become obsolete, public flats and estates are progressively upgraded with resident participation Lau, To enhance affordability, public housing residents pay only a small fraction of the upgrading cost and at times not at all, depending on the scheme they elect. On average, about per cent of HDB annual operating expenditure is spent on flat upgrading and improvements. The spending is justified by the Minister of Finance as a means of redistributing economic growth and government budget surpluses to increase the housing assets of Singapore citizens The Straits Times, 9 Aug Apart from maintaining quality living, improvement of older homes also offers a sustainable building alternative to demolition that allows the residents to continue to live in familiar towns and build communities. All these are important factors in the consistently high public-housing resident satisfaction scores. Financial assistance Improved housing is only relevant to the poor if it is also affordable. The Singapore response is an inclusive housing delivery system that recognizes the needs of varying income and family size. From the start of the program, the emphasis is on expansion of choice: Care was taken that the exercise of housing choice did not exclude lower-income families. It has resulted in pragmatic strategies that are inclusive. Teh, , 7 A survey of housing applicants had revealed that 2, of 7, As a large proportion of the population was then lacking in adequate means to meet their

needs for housing and other daily sustenance, provision was made to match affordability and to forgo the principle of charging economic rent. Instead, the policy was for low rent. On social grounds, current rents have continued to remain low: Whilst the HDB maintains a low rent housing policy, parallel effort has been made to grow the economy and improve family income through education and employment including industrialization Yuen, By the s, Singapore had joined the ranks of Hong Kong, South Korea and Taiwan to become one of four newly industrializing countries in Asia. Its per capita income has increased to become the second highest in Asia after that of Japan. Over time, with economic growth and elimination of the housing shortage, bigger housing units have been built. However, price-access to rental and homeownership remains important in meeting the housing needs of the poor and is very much guided by affordability. We price them with an eye on the affordability for those who are purchasing them, and we try to keep that level of affordability the same over the years. The government has announced that it would set the price of 4-room flats to the affordability level of 70 per cent of Singaporean households while the price of 3-room flats will remain affordable to 90 per cent of households. It has also been stated that should incomes not increase neither would the costs of 3- and 4-room HDB flats The Straits Times, 21 Sep No one is discriminated or excluded from housing on grounds of affordability. To help the lower income, flats are sold at discounted prices. Smaller flats are subsidized more than the larger flats. According to a report in the local newspaper The Straits Times, 30 May , each 3-room flat is subsidized by 44 per cent, each 4-room flat by 33 per cent and each 5-room flat by 27 per cent. Most Singaporeans 87 per cent of adult Singaporeans polled in the Straits Times opinion survey indicated that they were happy with public housing; 55 per cent said the subsidy levels for public housing are just right. Almost all 99 per cent favored giving subsidies to buyers of 1- or 2-room flats The Straits Times, 27 Sep , lending support to the pro-poor goal of helping the lower income groups. Subsidy is a central issue in the housing for the poor policy and has been argued by various housing scholars see, for example, Daniere and Takahashi, The annual housing deficits are fully covered by government subsidies and the HDB starts each financial year with a clean slate. This substantial financial support represents a major commitment by the government and is an important aspect of the Singapore housing policy to improve the living condition of the lower income families. The core instruments include a transparent flat allocation system and the homeownership scheme aimed at making homeownership more affordable by increasing popular access to mortgage finance. Flat allocation system Flat allocation policy is an important part of housing access. Right from the start, transparency of flat allocation and eligibility is an institutionalized aspect of the public housing system that takes pride in non-discriminatory action. As Chong et al , p. The need for rigorously formulated schemes and policies arises from four factors often associated with a good public housing program. Firstly, there must be equity so that public resources ploughed into the housing program are fairly distributed; thus, the need for rules and procedures to determine who gets a flat at which point in time. Second, it should benefit the majority of the population and thus involves the processing of large numbers. This calls for strict procedures to maintain efficiency, reduce errors and prevent abuse. Thirdly, it should offer some degree of choice in the location and type of public housing—and finally, the existence of special groups requiring priority or special assistance in obtaining public housing complicates the task of maintaining equity at the broader level. Eligibility conditions and the flat allocation process are clearly set out and made public. Flats are allocated on the basis of need, families before singles, on a first registration basis Tan, Through various allocation priorities, the state has promoted the values of the family institution for example, to encourage early marriage and married couples to live close to their ageing parents. To help guard against exclusion and exploitation, the HDB maintains a detailed applications list that indicates the particulars of all applicants, the type of flat applied for and the geographical zone desired Liu, The applications list serves a further function of providing the HDB with the means to better match housing demand with supply. Income ceiling is imposed on applicants of public housing to serve as a cut-off point to determine the group who is eligible for HDB flats since such housing is primarily designed to help those who cannot afford private housing. Applicants whose total household income exceeds the eligibility ceiling would thus not qualify for public housing. This is an important intervention to help low income families. Without income ceiling, higher income families may competitively raid low income housing resulting in ever under-supply situation for the

poor as outlined by Pugh Table 5 gives one illustration of the prevailing eligibility conditions.

2: Singapore Social Housing

*Women Householders and Housing Strategies. The Case of George, Zambia [Ann Schlyter] on www.enganchecubano.com *FREE* shipping on qualifying offers.*

3: Household - Wikipedia

Title: Women Householders and Housing Strategies: The Case of Gaborone, Botswana: Author: Larsson, Anita E. Year: Notes: Gavle, Sweden: National Swedish Agency.

4: AfricaBib | Women Householders and Housing Strategies: The Case of Gaborone, Botswana

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