

Towards "More, Better and Faster"

Lessons on affordable housing from Metro Manila and Singapore



Ludvig Wallmon

1 Introduction

Urbanisation is an important driver of development and growth. In the Philippines, over half the population lives in urban areas, a figure that is expected to increase to reach over 80 per cent by 2050 (The World Bank, 2016). The urban areas in the Philippines generate about 70 per cent of the country's Gross Domestic Product and Metro Manila alone generates over half of that. However, rapid urbanisation brings challenges as the demand for housing, infrastructure, basic services and livelihood increase. As cities struggle to keep up with urbanisation, informal settlements grow. In Metro Manila, there is an increasing number of informal settler families (ISFs) lacking access to basic services, secure land tenure, protection from natural disasters and stable access to capital. The national government together with local governments and civil society organisations have taken measures to address these issues. Despite their efforts, as concluded in a report published by the National Summit on Housing and Urban Development in 2016: "we need to do more, better, and faster".

Being given the opportunity to speak to numerous key players within the housing sector ranging from planners to decision makers during a field trip to Metro Manila in the spring of 2020, I was curious to find out more about what novel strategies could be adapted to tackle the issue with an increasing number of informal settlements in the Philippines. One of the questions I frequently asked

was whether Metro Manila was looking for clues in neighbouring nation's public housing programs. There was one example that always kept coming up: Singapore.

“We really have to develop. Mr. Yew did it — in a full ecosystem, in a full cycle”, current Manila Mayor Francisco Domagoso proclaimed during Samahang Plaridel media forum last year, reaffirming that Manila indeed has its eyes on replicating Singapore's achievement of turning its slums into modern high-rises, an impressive urban transformation initiated by modern Singapore's Founding Father, Lee Kuan Yew (Manila Standard, 2019).

Having myself lived and studied in Singapore during the autumn of 2019, I have had the opportunity to experience the city-states housing programme up close. Sharing my experience from studies of housing policies across Southeast Asia, I intend to conduct a comparative study of the public housing programs of Metro Manila and Singapore. Through this study, I aim to find out if there in the search for new public housing policies and typologies in order to meet the growing demand for good quality and affordable housing, Metro Manila can learn some valuable lessons from Singapore.

2 Literature Review

2.1 The struggle for housing in Metro Manila

The Philippines is one of the fastest urbanising countries in Southeast Asia. In recent times, millions of people have migrated from rural to urban areas in search for paths out of poverty. Today, the country is 50 per cent urban, a figure that is expected to grow to 80 per cent by 2050 (The World Bank, 2019). The unprecedented rate of urbanisation has increased the demand for housing, jobs and basic services in major cities across the Philippines. In Metro Manila alone, there is an estimate of between 250 000 to 600 000 ISFs. The latter estimate corresponds to three million inhabitants (ibid.). This means that about one out of four people of the metropolitan city's nearly 13 million residents live in informal settlements. The ever-growing issue of informal settlements in Metro Manila poses a serious obstacle in ensuring an inclusive growth. The challenges for ISFs

are many, including lack of security of tenure, access to basic services and infrastructure as well as secure sources of income. Informal settlements are also often associated with inferior living conditions and are highly vulnerable to natural disasters, crime and violence (Jenkins, Smitt & Wang, 2007). In order to secure an inclusive growth, the Philippines must address this situation by providing solutions to lift the informal sector out of poverty.

The Philippine government has made efforts to combat this issue. In order to address the increasing informality in urban areas, it has developed and implemented a number of housing programs to respond to the challenge, ranging from highly centralized government-led approaches to more market-oriented and participatory strategies. In 1992, the government passed the Urban Development and Housing Act (UDHA), with the aim of alleviating homelessness and legitimising the rights of the urban poor to housing (The World Bank, 2019). Through the UDHA, the government tasked the National Housing Authority (NHA) together with local government units (LGUs) to provide housing for the lowest income earners. The responsibility includes the identification and planning of suitable land for public housing projects. Meanwhile, the private sector is involved in financing and construction leveraged with tax and non-tax incentives given by local and national governments (Whitehead, Tang & Mulhall, 2019).

Between 1987 and 2015, almost 2.8 million households were aided in the Philippines through resettlement, slum upgrading and other housing projects. However, the housing program has been unable to provide the scale and quality needed in order to curb the increasing informality in urban centres. According to Toby C. Monsod of the University of the Philippines School of Economics, the total number of households assisted between 1987 and 2015 represents less than 30 per cent of the estimated backlog for the period (Monsod, 2016). As concluded in a report published by the National Summit on Housing and Urban Development in 2016, there are several key structural flaws with the Filipino housing program (figure 1). Major challenges include insufficient housing delivery mechanisms, limited availability of affordable and attractive land, lack of adequate infrastructure and absence of coherent governance (Land and Governance Innovations, 2016).

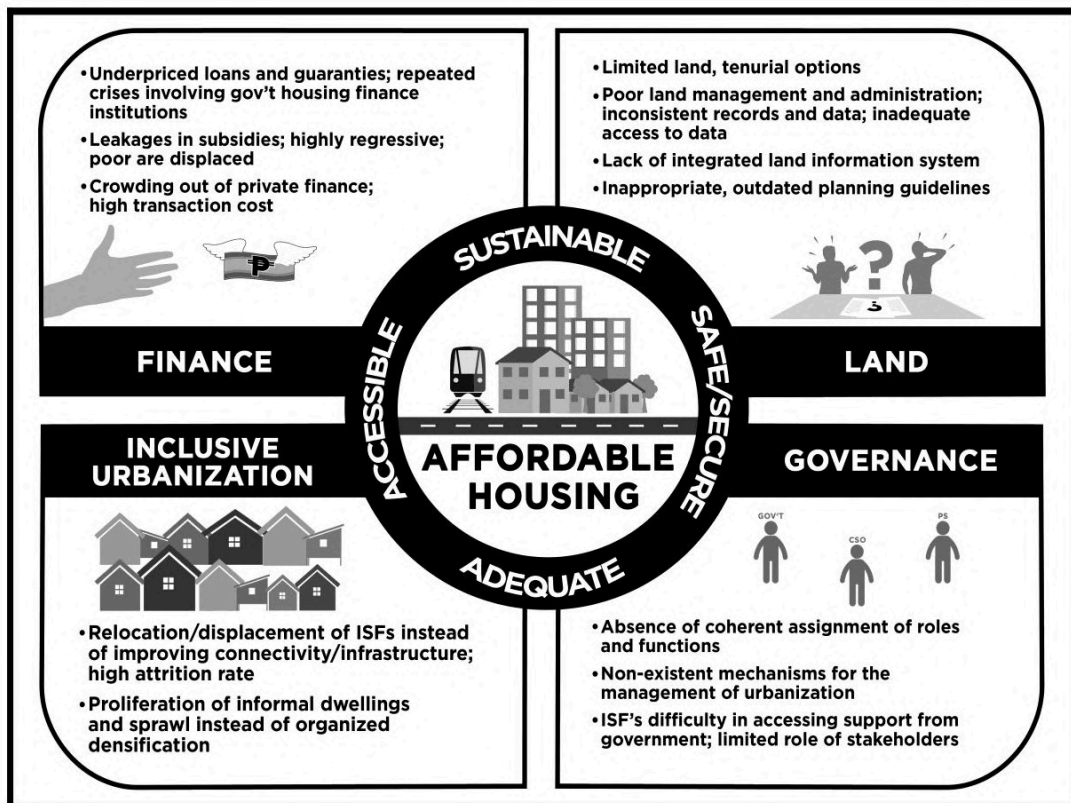


Figure 1: Major issues and concerns about the current public housing model of the Philippines. Image: The World Bank (2016).

2.2 How Singapore solved its housing crisis

Singapore differs from that of the Philippines and other post-colonial countries in its way of not actively pursuing independence. Instead, as a result of deep political and economic differences resulting in violent racial riots, Singapore was expelled from the Malaysian Federation in 1965. At this time, the ethnic groups were living in segregated communities, a legacy of Singapore's British colonial rulers. Most inhabitants were living in slums and crowded informal settlements in poor living conditions. These slums posed fire hazards and were also breeding grounds for disease, crime and drug abuse (Mauro, 2018).

As the conditions worsened, the government had no choice but to act. There was an urgent need for active urban planning and land management in order to "break the back" of the housing problem (Teng Chye, 2015). The aim was clear: to quickly build as many housing units as possible in order to both resettle a large

number of informal dwellers and at the same time house an exponentially growing population. To tackle the situation, the government passed the Housing and Development Act of 1960, giving the Housing and Development Board (HDB) the lead role of housing provision.

Over the last 50 years, the HDB have built almost one million public homes, which today makes up over 70 per cent of Singapore's total housing stock (Hamnett and Yuen, 2019). In this time, home ownership rate grew from 30 to 90 per cent. Today, its flats are housing over 80 per cent of Singapore's resident population. The government have clearly favoured ownership over rental for its housing stock. The reason is to encourage the participation and sense of responsibility of residents as homeowners and as part of a larger community; consequently the market for rental apartments is small (Mauro, 2018).

Another necessary step for the government to manage such a large-scale provision of public housing was the adaption of the Land Acquisition Act of 1966, enabling the compulsory acquisition of private land for public purposes. In addition, land reclamation has been viewed as a viable solution to meet commercial and residential objectives. Since 1965, Singapore has managed to expand its total land area by 25 per cent (ibid.).

There are several reasons that make public housing in Singapore appealing for its inhabitants. Firstly, acquiring a HDB flat is relatively affordable. This is made possible by government schemes to secure financing as well as a subsidy scheme for lower- to middle-income groups. Secondly, the HDB have always applied a strong emphasis on good architectural design. The units are well planned and equipped with modern appliances. As part of Singapore's Smart Nation Vision, the HDB introduced "Smart Living", a concept that includes integrated systems for elderly monitoring and energy management. Thirdly, HDB does not only build housing, they develop entire townships. This means that all residential houses have access to high-quality public transport, education, community centres as well as the famous Singapore hawker centres where different ethnicities and income groups can meet and eat together. Lastly, acquiring a HDB flats have proven to be a good investment. HDB flats can be sold after five years of ownership. Driven by strong economic and population growth, the housing prices appreciated at an

annual rate of over 8 per cent from 1990 to 2010 (ibid.). To counter this, the government have repeatedly taken actions to ensure that the housing market does not overheat, including prohibition of Singaporeans from owning more than two units at the same time.

2.3 Singapore's success: is it replicable in Metro Manila?

Unable to come up with institutional reforms and interventions that can adequately handle its acute housing shortage, we can begin to understand why planners and decision makers in Metro Manila are turning outwards for new solutions. After praising Singapore's approach to tackle its housing crisis, Manila Mayor Francisco Domagoso stated that he hopes to replicate it "even at 90 percent" (Manila Standard, 2019). But how replicable is the Singapore model in Metro Manila?

Apart from the two cities geographical position in the tropical region with borders on the South China Sea, there are many ways in which Singapore and Metro Manila differ. Singapore has a population of just over 5.6 million living on a total land area of 712 km². With a population of 12.9 million sharing a land area of just 620 km², Metro Manila ranks as the most population dense city in the world (The Guardian, 2017). As oppose to Metro Manila, Singapore does no longer have any issues of rapid population growth. On the contrary, the city-state is presently facing issues with population decline. While the Philippines is currently a developing country, the unprecedented economical growth of Singapore since its independence have lead to country being ranked among the world's most competitive economies (The World Bank, 2019).

In *Housing in Singapore: determinants of success and lessons for the developing countries* (1989) Professor George Ofori of the National University of Singapore states that issues related to public housing, and therefore finding appropriate housing programmes, have the tendency to be country specific. Nevertheless, to identify successful factors of Singapore's public housing programme can offer ideas in the search for new strategies for Metro Manila.

3 Lessons on affordable housing

In the following chapter, I will conclude six key lessons connected to the success of public housing and urban planning in Singapore that I think can serve as an interesting base for discussion in the search for new action plans to secure a sustainable urbanisation in Metro Manila.

Lesson 1: Find suitable land for public use

In 1960, The Housing and Development Act gave the HDB mandate to coordinate the provision of public housing in Singapore. Through an extensive Master Plan, the statutory land use plan, and the Land Acquisition Act, Singapore was empowered to acquire and plan land for public use at a low cost. In Singapore, 90 % of the land is owned by the state, providing the city with a large inventory for public housing development. Historically, ownership of private land in Metro Manila has been concentrated to the elite. They have both the economical resources and political connections to allow them to acquire public land, which have had aggravating impact on future development of public housing areas (Magno-Ballesteros, 2000).

It is also of importance to note that land cannot solely be valued in terms of square meters. Its future values are determined by several factors including area, shape, soil as well as topographical and geological features. Additional factors also include location, existing infrastructure and possible future developments in the vicinity. In Singapore, effective institutional and infrastructural frameworks allow the city to plan land that caters for all of these factors.

Lesson 2: Apply a strong emphasis on architectural design

There is a common notion that attractive and functional architecture is cost prohibitive and therefore something that cannot be implemented in public housing projects. In Metro Manila, the design standards for public housing have been criticised for only focusing on standards derived from studies of the physical realm, thus leaving out intangible cultural considerations in the design process (ibid.)

In Singapore, the public housing program have however long been characterised by a strong emphasis on good architectural design. Apartments are modern, well planned and various HDB flat types are designed to cater to different living requirements and budgets. While many early houses produced by the HDB where criticised for being repetitive blocks of multi-storey housing, recent developments have enhanced the status of public housing. One example is the Pinnacle @ Duxton designed by ARC Studio Architecture + Urbanism (figure 2). The project consists of seven 50-storey buildings with a total of 1848 apartments. The building is a unique concept of high-density housing, with its most notable feature being sky parks connecting the seven towers. The Pinnacle is an interesting experiment that deals with the functional, economical and social issues associated with high-rise living (Generalova & Generalov, 2014). By deriving inspiration from projects such as the Pinnacle, Metro Manila can experiment with new high-rise typologies that can generate attractive living environments for low-income families.



Figure 2: The Pinnacle @ Duxton, Singapore. Image: ARC Studio Architecture + Urbanism (2009).

Lesson 3: Opt for a sustainable use of urban density

To deal with land scarcity, the Singapore housing model has been to build upwards. By adapting this approach, Singapore has become one of the world's densest cities. Still, it constantly ranks as one of the most liveable (Jha, 2018). This is made possible by thoughtful building proportioning as well as careful consideration of the space between buildings. Soon after independence, the government under Lee Kuan Yew embarked on an ambitious programme to promote Singapore as a "clean and green" Garden City (Hamnett & Yuen, 2019). The result is a city where buildings are interspaced with high quality green spaces (figure 3).



Figure 3: Buildings interspaced with high quality green space at NUS seen from the author's student dormitory, Singapore. Image: Author (2019).

Metro Manila also face land scarcity. As oppose to Singapore, its government have opted mostly for low-rise, high-density public housing projects. This approach have not only failed in providing a sufficient amount of housing units to meet the city's needs, it have also lead to public housing areas to be over-exploited, with little public or green space remaining. In order to deal with these issues, Metro Manila has just recently started to experiment with high-rise typologies, such as a 22-storey building currently being developed in San Juan

(ABS-CBN News, 2019). Whether the planners got it right remains to be evaluated. However, as seen with the example of the Pinnacle, experience from Singapore breaks with the stereotype that high-rise developments cannot be neither economically or socially viable. In order to make a smart use of its urban density, Metro Manila might have many valuable lessons to learn from the Vertical Garden City.

Lesson 4: Build neighbourhoods that foster strong and resilient communities

Planning neighbourhoods to enable strong communities have shown to be linked to many positive effects including creating a sense of place, improving physical and mental health as well as lowering crime rates (The City of London, 2017). Consequently, poorly designed neighbourhood risk to result in in ghettos increasing inequalities rather than mitigating them.

In Singapore, each HDB town is carefully planned with mixed-income housing, with good access to public transport and public amenities such as schools, community centres, healthcare, retail, parks and the famous Singapore hawker centre. Sports facilities and playgrounds for children are also an integral part of the living environment. In addition, houses are designed with void decks (sheltered open space on the ground floor used for community activities) and common corridors to encourage interaction between neighbours (Jha, 2018).

In Metro Manila, public housing areas are often gated, isolated from the rest of the city, with absent or badly planned infrastructure. This prevents neighbourhoods from participating in the development of urban centres. A bottom-up community approach, facilitated through a town-planning strategy, could consequently constitute a sustainable approach in Metro Manila.

Lesson 5: Recognise the importance of well-maintained neighbourhoods

In Metro Manila, strategies and costs for maintenance are often not factored in as an important component of housing projects, resulting in beneficiaries either not being able to pay their monthly amortisation or opting not to maintain their units. Local homeowners associations (HOAs) are responsible to ensure that the maintenance of community facilities is properly undertaken. However, if the

organisations fail to collect their maintenance fees or to find members willing to perform the duties of the HOA, neighbourhoods will soon start to deteriorate (figure 4).

In Singapore, Town Councils were formed in under the Town Councils Act in order to enable local elected officials and residents to work together in the management of their estates. Having national system like this ensures that public housing estates are immaculately maintained.



Figure 4: Poor maintenance in Smokey Mountains, Manila, Metro Manila (left). Well-maintained community in Ernestville, Quezon City, Metro Manila (right). Image: Author (2020).

Lesson 6: Strive for a strong long-term political and popular involvement

In Metro Manila among other developing cities, subsidised housing for the urban poor is in many ways considered to be a public sector expenditure, and consequently a burden to the taxpayer. In Singapore, it has however always been regarded as an economical as well as a social asset to the public purse (Bryson, 2019). Thus, living in a HDB apartment carries no stigma. Since the political and popular support for public housing in Singapore is strong, the HDB can continue to receive high levels of public subsidies (Jha, 2018).

2.2 Conclusion

As concluded from the lessons above, ensuring a sustainable urbanisation requires a holistic approach where the physical and social aspects are considered throughout the building process: from planning and design, through construction to management and maintenance.

By comparing the housing programs of Metro Manila and Singapore, it is apparent that the latter managed to adopt a more integrated approach to housing provision. While the conversation in the Philippines have been dominated by the amount of units provided and at what price they could be produced, the goal in Singapore have been directed towards housing aimed at creating neighbourhoods that can foster strong and resilient communities and that are integrated into the existing urban fabric.

Singapore is a rare example of a country finding viable solutions for its housing shortage in a remarkably short time. The small island-nation is in many ways unique. Even though problems related to housing tend to be country specific, the systems and mechanisms that facilitated the implementation of Singapore's housing programme are worth studying. Manila Mayor Francisco Domagoso is talking about copying the Singapore model "even at 90 per cent". However, it is neither my intention nor belief that the lessons concluded should be viewed as a complete package to be implemented as a whole. Instead Metro Manila may use Singapore as an inspirational case study in order to find clues on how to improve its own public housing program.

5 The Role of Architects

Decision makers, planners and architects all share a great responsibility in dealing with the impacts of rapid urbanisation. This includes developing strategies and policies to address a series of complex urban issues including poverty and inequality alleviation, the provision of good infrastructure, public services as well as dealing with the rising threat of climate change. Architects play an important part in the response of these interconnected challenges.

As advocated in this paper, architects need to look beyond the borders of their own cities in order to call out inefficiencies of planning policies and to find new solutions to urban design challenges. Architects and planners can broaden their design vocabulary by studying how other cities have developed strategies for sustainable urbanisation. However, this requires awareness that challenges to housing are country (or even city) specific and that new programs therefore must be critically assessed and adapted before implementation. It is equally important that architects and planners continue to challenge housing conventions by exploring and developing novel typologies.

Finally, architects and planners should build neighbourhoods that foster strong and resilient communities. A carefully designed and managed built environment have the ability to create a sense of place and ownership, which is essential in order to build sustainable cities that can continue to grow and prosper long-term.

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