

# Accessible and adequate housing key to tackling homelessness

Few housing options for those with limited financial means and cut off from their immediate family

**Ng Kok Hoe and Jeyda Simren Sekhon Atac**

Earlier this month, we published results from the second nationwide street count of homelessness. The study was based on fieldwork done last year, the second year of the Covid-19 pandemic. It also incorporated data on homeless shelter occupancy and interviews with shelter residents.

We wanted to understand how things had changed since the first nationwide street count in 2019, the reasons behind homelessness and possible pathways to housing security.

Our research found that three factors contribute to homelessness: the breakdown of family relationships, economic precarity and barriers to housing. These findings are consistent with international research.

Among the shelter residents in our interviews, breakages in parental and marital relationships often led to them moving out or losing their matrimonial home. These conflicts were complex and emotionally painful, and made it impossible for them to continue living with family.

Many homeless people were in low-wage occupations or insecure work with no guaranteed hours and pay. For those receiving public financial assistance, it was often insufficient in amount and duration. This meant that they were sometimes unable to meet basic needs like food, not to mention pay for housing.

But a major cause of homelessness was the lack of accessible and adequate housing. When people with limited financial means were cut off from their immediate family, they had few housing options.

One was to depend on extended family and friends. This often turned out to be a short-term solution. People had to move out due to disagreements or when they were no longer able to make financial contributions. Another



Ensuring there are housing options for people who are severely lacking in financial resources and social support will help to block entry into homelessness in Singapore and ease homeless people's transitions into more stable housing arrangements, say the writers. ST PHOTO: CHONG JUN LIANG

option was open market rentals. But it was difficult to keep up with rents on low and unstable incomes. Problems with landlords could mean being asked to leave on short notice.

## FINAL RECOURSE

In these circumstances, subsidised public rental housing was often the final recourse. Unfortunately, there were problems with access and living conditions, especially in the Housing Board's Joint Singles Scheme (JSS).

Under the JSS, two single people are paired up to share a small studio flat with no bedrooms. The eligibility criteria include a monthly income limit of \$1,500 applied to the pair of applicants, even if they are unrelated and do not share expenses.

In February last year, the Ministry of National Development,

in a written answer to a question from Chua Chu Kang GRC MP Don Wee in Parliament, said that the HDB takes a needs-based approach in assessing requests for public rental flats, and that the \$1,500 income guideline was not a hard cap or ceiling.

"Individuals with income exceeding \$1,500 can still apply for a public rental flat. HDB will evaluate each application holistically and consider factors such as whether the applicant has other housing options."

Nonetheless, the guideline of \$1,500 has not been revised since 2003 and now lags significantly behind living standards. Individuals with low earnings can find themselves ineligible once their incomes are combined with a partner.

Living in close quarters with an unrelated person has also been described as a stressful

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experience. Tenants had little privacy and conflict was common, leading to people leaving rental housing and eventually sleeping rough.

A recent pilot scheme to facilitate the matching of applicants and to install partitions in flats is an acknowledgement of some of these issues. The scheme currently covers about 160 flats, or just 0.25 per cent of the 64,000 public rental flats in Singapore.

## ONLY FEASIBLE OPTION

Housing security and insecurity – including rough sleeping at the extreme end – lie on a continuum. Ensuring there are housing options for people who are severely lacking in financial resources and social support will help to block entry into homelessness and ease homeless people's transitions into more

stable housing arrangements.

When buying a flat is out of reach in a society dominated by home ownership, the most feasible option for homeless people is public rental housing.

The JSS should be phased out, to avoid the conflict and lack of privacy that cause people to give up their tenancy and deter homeless people from seeking housing assistance.

This will mean that individuals can apply for housing alone, and that one's income will be assessed on its own merit. The income limit ought to be regularly updated or indexed to prices. Homelessness and the risk of becoming homeless must be among the formal qualifying conditions for rental housing.

These changes will improve both housing access and adequacy for homeless people. They will also improve living conditions for current tenants in the public rental housing system, including many vulnerable elderly people.

In public debates about improving the standards of public rental housing, there have been concerns that allocating one flat per tenant will incur additional resources and deprive tenants of mutual support.

Resources are always scarce. Any serious argument in support of the JSS must address why this particular use of resources – to provide adequate housing for some of the most vulnerable people in society – is not justifiable.

If companionship is a concern, joint tenancy should be a choice, not a requirement.

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Over the past few decades, our society has excelled at public housing. Today, 80 per cent of the population live in more than 1.2 million HDB flats. In the next chapter of our housing story, success should be measured by our capacity to provide accessible and adequate housing for those among us with the least means.

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