

Chapter 3

Housing for Seniors: Elder-Friendly Housing

Vision

Singapore will be an elder-friendly place, one that allows and encourages older persons to live as part of the family and community. There will be a comprehensive range of housing options to meet the needs of seniors, complemented by good support care services. Singapore should be the best home for Singaporeans of all ages.

Introduction

1. A key concern of seniors will be the quality of life in their old age. As one of the basic needs of seniors, housing is important not only because an elderly person needs a secure and comfortable home but also because housing provides a social surrounding for seniors to interact with others in the community.

2. The Inter-Ministerial Committee on Ageing Population (IMC) had previously identified “ageing-in-place” as a key recommendation for housing and land use policies for seniors. “Ageing-in-place” refers to growing old in the home, community and environment that one is familiar with, with minimal change or disruption to one’s lives and activities. This is to promote social integration where the needs of seniors can be met within the community, rather than to segregate them as a distinct and separate group of the population. The concept is also consistent with the expressed desire of most Singaporeans¹.

Efforts Over the Last Five Years

3. The Government has implemented various measures over the last five years to make homes more elder-friendly and to provide more housing choices for seniors.

¹ HDB Sample Household Survey 1998 and 2003, Urban Redevelopment Authority (URA) Lifestyle Survey 2002.

4. Under the Main Upgrading Project (MUP), the Housing Development Board (HDB) upgrades sold flats with elder-friendly features such as grab-bars in the bathroom / toilet and non-slip floor tiles. At the precinct level, barrier-free features like ramps leading to blocks and to outdoor recreational facilities are provided to facilitate mobility of seniors. Similarly, HDB rental flats are upgraded under the Lift Improvement and Facilities Enhancement (LIFE) and the Rental Flat Upgrading Projects to provide a better living environment for elderly rental tenants.

5. To provide a customised housing option for seniors, HDB built Studio Apartments (SA) which are integrated within existing public housing estates. These units are sold in a ready-to-move-in condition and come with elder-friendly fittings and features such as lever taps, non-slip tiles, support hand bars, emergency pull-cords and heat detectors that activate alarms. In addition, spaces are allocated for social and community facilities which are provided by voluntary welfare organizations (VWOs) and commercial enterprises.

6. To enhance the attractiveness of SAs, HDB has also recently relaxed the rules under the SA scheme. Since August 2005, the Medisave top-up requirement and the 20% premium imposed on SA purchasers who enjoyed two housing subsidies were removed. SA buyers were also allowed to use Central Provident Fund (CPF) monies to purchase SAs provided they set aside the full cash component of their Minimum Sum. The SAs would be pledged for the amount of CPF used, up to a maximum pledge allowed under the Minimum Sum Scheme. The revised rules also allowed non-property owners to buy SAs without including their children as co-owners or occupiers.

7. To facilitate seniors to age-in-place and live with or near children, HDB has also various schemes such as the CPF Housing Grant Scheme and the Married Child Priority Scheme (The details of these schemes are in Appendix C).

CAI's Focus

8. The CAI agrees with the IMC's strategic thrust of "Ageing-in-Place" as a key driver for social integration and has identified three strategies to achieve the desired outcome:

- i) Provide a range of housing options;
- ii) Provide housing options with features suitable for seniors; and
- iii) Facilitate monetisation of housing assets.

Provide a range of housing options

9. Given the diverse group of seniors and the different preferred living arrangements amongst seniors, as well as the dynamic needs and changes in family structure and health status, it is necessary to provide a comprehensive and affordable range of housing options for seniors.

10. Depending on their preferences and financial means, seniors can either buy a SA or buy or rent a HDB flat. HDB is also exploring the feasibility of building 2-room HDB flats for those who want to purchase smaller homes. For those who prefer private housing, there are executive condominiums and private residences. See Appendix D for a description of the existing housing options. The CAI has identified further areas where improvements can be made.

Provide more rental housing options for seniors

11. More rental housing options should be provided for seniors who may prefer to rent rather than buy, as they do not want to commit a lump sum for housing upfront. This will also provide more alternative options for seniors who need to downgrade from their existing flats to meet their post-retirement needs.

12. **The CAI recommends that HDB explore leasing its vacant flats to voluntary welfare organisations (VWOs) for letting out to seniors.** Besides using the flats as residential units, some of the units could be converted into offices / communal facilities as part of the support services to be provided exclusively for the occupants at such VWO-run seniors housing.

Encourage private developers to develop retirement housing

13. The IMC deliberated the issue of retirement villages as a form of retirement housing and concluded that private developers should lead in the development of such housing options for the more well-off seniors. Currently, the only dedicated housing option available for seniors is HDB studio apartments. This might not be sufficient to meet the needs of our future seniors who are likely to be better-educated and have higher expectations about the quality of their housing and lifestyle. We expect this group of better-educated seniors to demand a wider variety of housing options, including higher-end retirement housing which offers dedicated lifestyle facilities.

14. An Urban Redevelopment Authority (URA) survey carried out in 2002 indicated that the idea of living in retirement villages appears to be gaining greater acceptance. More than 20% of the elderly households surveyed are open to the idea of living in retirement villages. The percentage is higher for the more highly educated and younger households who will be the elderly of the future. Having such retirement villages as a housing option in Singapore would therefore offer another choice for seniors. It would also help to encourage seniors to remain in Singapore and age-in-place.

15. Hence, some form of private retirement housing could therefore be developed in the longer term in support of the “ageing-in-place” concept. Overseas examples of retirement housing such as those found in Hong Kong and Japan have many elder-friendly facilities and services, e.g. communal lounge, laundry services, meal services and social programmes, which encourage seniors to mingle, remain active and lead meaningful lives.

16. Developers have often cited the high land cost as the key obstacle to the development of private retirement housing in Singapore. Shortening land leases will help to reduce the high costs involved. Hence, the **CAI recommends that the Government consider specific measures to facilitate the development of retirement housing by the private sector, in particular, varying the length of land leases to lower land costs.**

Provide housing options with features suitable for seniors

17. The range of housing options should ideally have features that accommodate the needs of seniors. HDB has helped to develop a more elder-friendly environment through the following programmes:

(a) Project LIFE

Under Project LIFE (previously known as Project to Improve the Living Conditions of the Elderly), selected one-room rental blocks with relatively high concentration of older persons in low-income households are upgraded with new fixtures and fittings. For example, lifts modified to stop on every floor (where technically feasible), non-slip floor tiles and a support hand bar in the toilet, lever taps and an alert alarm system. The installation of such elder-friendly features enhances the mobility of the older residents and enables them to live independently while being assured of help if needed. These improvement works are fully funded by the Government.

Complementing HDB's efforts in the hardware aspects of the environment, the Ministry of Community Development, Youth and Sports (MCYS) caters to the software aspects in terms of community support and services. This ensures that the quality living of seniors is addressed holistically.

(b) Upgrading Programmes

Another approach adopted by HDB to enable older residents to "age-in-place" is through its upgrading programmes (i.e. Main Upgrading Programme, Interim Upgrading Programme and Lift Upgrading Programme) which make the physical environment of older estates more elder-friendly and accessible. Further, under the Selective Enbloc Redevelopment Scheme (SERS), senior residents can upgrade to new and better flats without being uprooted from their existing neighbourhoods. They are collectively rehoused as a community in a nearby new housing estate. This ensures the kinship and neighbourhood ties (a source of socio-emotional support) built over the years remain intact.

18. Besides efforts by HDB, the CAI sees a need for other Government agencies to address the issue of providing complementary features to housing options for seniors.

Review the Code on Barrier-Free Accessibility to incorporate elder-friendly features and facilities in homes

19. **The CAI recommends that the Government consider introducing guidelines for the provision of accessibility and safety features in the homes for seniors, through a review of the Code on Barrier-Free Accessibility,** to create a more elder-friendly environment that accommodates the needs of seniors. For example, there could be a provision to ensure that at least one bathroom / toilet in the home is large enough to be retrofitted to incorporate elder-friendly features and facilities when the need arises.

Complement housing options with support services

20. Equally important, housing for seniors should be complemented by good support care services. **The CAI recommends that MCYS and HDB work with VWOs and grassroots organizations (GROs) to provide support services within the community.** The siting of such social support services within the community, e.g. Senior Activity Centres, Neighbourhood Links and Senior Citizen Clubs, will provide additional opportunities for seniors to lead an active lifestyle.

Facilitating monetisation of housing assets

21. Our CPF system has been successful in making Singapore a nation of homeowners. Latest figures show that 88% (or about 40,000) of HDB households with the youngest lessee aged 65 years and above have fully discharged their HDB mortgage loans. A significant number of these seniors are ‘asset-rich, cash-poor’.

22. To help senior HDB flat owners to monetise their flats, existing Government policies allow them to downgrade to smaller flats and studio apartments, or sublet a spare room or their whole flat. The Subletting of Whole Flat Scheme allows flat owners to sublet their whole flat. This will encourage older persons to move in with their married children and monetise their HDB flats, both to meet their needs in their golden years and alleviate the “asset-rich, cash-poor” phenomenon.

23. On the other hand, the scheme also enables the emergence of a sufficiently large HDB rental market to fill the gap between HDB subsidized rental housing for the very low-income at one end, and home ownership at the other. This will offer persons who are not ready or able to commit to home ownership an alternative that does not oblige them to look to HDB for housing assistance.

24. Reverse mortgage schemes would provide another option for seniors to derive some income from their homes to meet expenditure in old age, without having to move out of their homes. Currently, NTUC Income is the only provider of reverse mortgages in Singapore with a scheme that is restricted to private properties. The **CAI recommends that HDB work with market players to offer reverse mortgage schemes for elderly HDB flat lessees at commercial terms.**