# Housing: Housing in Singapore

Housing in Singapore

About 85% of Singaporeans live in public housing. Unlike public housing in some countries, these apartments are mostly (90%) owned by those living in them. These apartments are located in housing estates, which are self-contained towns with schools, supermarkets, clinics, hawker centres, as well as sports and recreational facilities. Because they are built and maintained by the Housing and Development Board, they are called HDB flats. There are three-room, four-room, five-room and executive flats. The living room is counted as one room. So a three-room flat has two bedrooms in about 70 sq m or 800 sq ft. A four-room flat has three bedrooms with about 90 sq m or about 1,000 sq ft of space. A five-room is about 110 sq m or about 1,200 sq ft. Some have an extra room that is used as a study; others have a dining area. An executive apartment has three bedrooms and separate dining and living rooms. They are the largest apartments built by the Housing Board, with 150 sq m or about 1,600 sq ft of space.

Expat Housing : We are here to help.
House-Hunting Tips

House hunting is never easy anywhere. It is trickier looking for your dream home in a foreign land, because your dreams probably never portrayed the houses you are seeing on street names that can twist the tongue. Experts say you should ask yourself four questions when house-hunting:

What's your budget?

This will obviously determine the type of housing you can afford. Make sure you fully understand what is included in your company's housing allowance.

Which is the best location for you?

Take into account the location of your office as well as your children's schools. Do the kids need to wake up at 6 am to get to school everyday? Do you prefer the peace and quiet of the suburbs or the hustle and bustle of the city?

What facilities do you require?

Consider things like whether there's a supermarket or park nearby, or whether you need your new home to come with a pool or gym. If you drive, make sure your parking needs are met.

What kinds of public transport are available?

If you don't drive, you may want to check out the distance from the house to an MRT station, or the availability of buses. Conversely, some people do not like living near to a MRT track because of the noise.
Buying A Home

The following restrictions apply for expatriates wishing to purchase residential premises in Singapore:

- All Permanent residents and non-citizens making an economic contribution to Singapore or holding professional qualifications or experience useful to Singapore may purchase residential property.

- Residential premises in buildings of six storeys or more may be purchased.

- In addition, residential units in approved condominiums may also be purchased, regardless of the number of storeys.

- For other types of residential property not mentioned above, government approval is required from:

Controller of Residential Property Land Dealings (Approval Unit)

Shenton Way, #27-02 Temasek Tower

Singapore 068811

Tel: 323-9853

Renting A Home

Expatriates may rent all the different classes of residential premises--from HDB flats, to private condominiums, to bungalow houses. Rental prices vary according to locality, type of premises, size, furnishing provided and recreational facilities available. Accommodation in Singapore is normally rented out on an initial one or two year lease. Landlords usually ask for up to 3 months' rent as a deposit. Rentals could range from $1,500 for a three-room HDB flat to $30,000 for a fully-furnished bungalow.
Private Houses And Apartments

If you have a budget of $3,300 a month for rental, you can get an apartment of about 1,300 sq ft to 3,000 sq ft. If you have $8,000 a month to spare, you can rent a luxurious apartment complete with facilities such as swimming pool, tennis courts, and gym. If you are willing to spend between $18,000 - $30,000, you can rent a first class bungalow with a lots of room, lots of space and a big garden.

Prime districts are at Orchard Road, around Holland Road, Tanglin Road, River Valley, and Bukit Timah, where rents cost a lot more. Other popular residential areas are the West Coast and the East Coast. For example, a three-room apartment that costs $4,000-5,000 in a prime district may cost only $2,600 outside the prime district.
Renting a Public Housing Flat

Singapore's public housing is unlike public housing in Western countries. The homes are built by the Housing and Development Board (HDB) and then sold to the occupants. So, the apartments are much better kept. In fact, should you be invited to one such home by a Singaporean, remember to take off your shoes before you walk into the apartment. Some 85% of Singaporeans live in such public housing.

Because these apartments are intended to solve the social problem of homelessness, there are strict rules against rental by the Housing Board. So the number available is small--only about 6,000 from owners. These are flats often rented by expats from Malaysia, Hongkong, China and India.

The advantages of living in such flats are that they are cheap and well-served by shops and public transport. In fact, shops, eating places, bus and subway lines have been designed to serve these housing estates.

The downside is that the ambience does sometimes leave something to be desired. This is especially true in lower income blocks with three-room flats. Also, as these apartments are intended as basic accommodation, they may not have all the facilities more modern private apartments may have. For example, modern apartments are fully airconditioned with space for laundry and a separate smaller room for the domestic help. The more spacious five-room and executive apartments do come close to matching private apartments.

There are just two sources of public housing flats. The first and cheaper source is the government bodies HDB or the Jurong Town Corporation. Monthly rents average $700 for a three-room (two-bedroom) flat, $1,000 for four-room (three-bedroom), $1,300 for five-room (three-bedroom with separate dining) and $1,500 for executive (three-bedroom with separate dining) flats. The rent is lower in part because these bodies do not pay any commission to agents and in part because there is official policy to encourage foreigners to come to Singapore to work. However, there is only a very small number of such apartments available. This means that nothing may be at hand at the time you want or else those at hand may not be where you want in location or facing. Also, there is little room for negotiation.

The second source is owners who have approval from the Housing Board to rent. Here is the willing-tenant and willing-

landlord situation where negotiations are possible. Ask the agent or the landlord who is showing you around for the letter of approval from the Board. Alternatively, tell the landlord that you have a carâ€”the parking permit from the Housing Board can only be obtained if you are a legal tenant.

In general, the going rents are $1,200 to $1,300 for a three-room flat, $1,300-$1,400 for a four-room flat, $1,500-$1,600 for a five-room one and $1,700-$1,800 for an executive flat. The rent for such apartments has been on the rise and you should expect to pay $100 to $200 more for those flats in good locations.

Some owners do rent their apartments without approval from the Housing Board. The rent is below market but beware that you as a tenant could be embroiled in the legal entanglement that ensues. You could, for example, have your rental deposit frozen or even lost.

Alert

There have been a few cases of tenants who have given a deposit on the flat they like only to have the "owner" disappear on them. These "owners" were merely tenants. Before handing over any money, ask to see the title deedâ€”proof that the person you are paying the money to actually owns the apartment. Be polite about it, adding, if asked, that you have read reports about the scam.
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