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munity Services at Yishun, has housed 41 families since it began operations a year ago.

It can accommodate 22 families at any one time. It now has four families on the wait-list – which ranges from “a few days to weeks, depending on how long it takes current residents to leave”, says its centre manager, Mr Ravi Philemon.

Each family can stay up to three months and has to pay \$150 a month for utilities and food rations.

There are three other shelters here, meant for battered women. All three – a 40-bedder run by the Good Shepherd Sisters, a 22-bed Star Shelter run by the Singapore Council of Women’s Organisations, and a 50-bedder run by the Singapore Anglican Community Services – have taken in homeless families, though they are not equipped to handle children.

Their social workers note that many of the families stay beyond the three months allowed, simply because they cannot afford market rate rentals.

Self-catering shelters?

The HDB has announced that it will build more rental flats, from the current 43,000 units to 50,000, over the next few years. It will also review the eligibility criteria for rental housing to help the “genuinely poor”.

One way forward, suggests Mr Chua Wei Bin from Ang Mo Kio FSC, is to set up a committee that includes both social workers and HDB officials to better assess options for homeless families.

That way, besides the HDB’s eligibility criteria, other issues like family dynamics can be factored in. For example, on paper, a nomadic family may have siblings they can stay with, but they may be estranged or feuding.

Pastor Andrew Khoo of New Hope Community Services, which runs a shelter for the homeless, said that more temporary shelter space will be needed and hopes to raise funds for it.

Associate Professor Ngiam Tee Liang, head of the National University of Singapore’s social work department, adds that although the state wants homeless families to seek refuge first with relatives and friends, those who have tried their best but failed to go down that route should not be left out in the cold.

“With close monitoring, genuine families in need must be helped in getting a home,” he said.

Another solution that Mr Gerard Ee, executive director of Beyond Social Services, suggests is to offer a self-catering shelter for families where they manage themselves and their finances on their own.

Once they show that they are capable of moving on, they are given HDB rental units.

“Shelters unfortunately institutionalise dependency. They must be short-term solutions. Families must find their own solutions. This way, we give them that opportunity and also respect their lifestyle, without going into rescue mode,” he said.

The Ministry of Community Development, Youth and Sports placed Madam Siti’s family in the New Hope Shelter. They stayed there from June to September last year and were given counselling, budgeting and parenting classes.

Mr Osman, previously a cleaner earning \$600 a month, has since landed a higher-paying job with help from the shelter. He is now a car-washer, making \$800 a month.

The family now lives with Madam Siti’s sister in a one-room flat. They stick to a tight budget worked out by the centre for them – \$50 for food, \$100 for rental, \$100 for transport, the rest for the children.

When Madam Siti turns 21 next month, they will join the queue for an HDB rental flat, forgoing their dreams of buying a flat, as they know they cannot afford it for now and do not wish to get into debt.

“I never want to go back and live at the beach. I want to live in our own house soon and build up our lives,” she said.

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ST PHOTO: ALAN LIM

New Hope Shelter’s manager Ravi Philemon assessing the needs of a family referred by a family service centre. The shelter can accommodate 22 families.

Short-term remedy

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MR GERARD EE, executive director of Beyond Social Services, who suggests a self-catering shelter for families where they manage themselves and their finances on their own

43,000 rental flats – but they are for the genuinely poor

Braema Mathi
Senior Writer

The Housing Board says it guards its 43,000 rental units judiciously, reserving them for the genuinely poor who need a roof over their heads. In its reply to *The Sunday Times*, it reiterated this point: “HDB rental units are limited and reserved only for families who have no housing options.”

Depending on household income and other factors, rentals are between \$26 and \$205 a month for a one-room flat; and between \$44 and \$275 for a two-room unit.

Families whose monthly household incomes are \$1,500 or less can apply for rental housing. However, they must wait for 30 months after selling their flats before being eligible for subsidised rental homes.

During this year’s Budget debate in March, National Development Minister Mah Bow Tan highlighted cases where applicants who were hoping to take advantage of subsidised rentals drove up demand for rental flats.

Last year, more than half of those who applied for rental units were former home owners who did not owe the HDB any money when they sold their flats.

The HDB advises those planning to sell their flats to first find a place to stay before they proceed with the sale.

It said: “HDB has encountered flat owners who sell their flats, then turn to HDB to apply for a subsidised rental flat. Some even harbour the notion that they are more deserving than those already in the queue for a rental flat and demand one immediately.”

The HDB cited the case of a cou-

ple who sold a four-room resale flat in February this year and received about \$126,000 after paying off their bank loan. They had sold off two other flats before, both at profit as well.

After the latest sale, the couple sought to buy a resale three-room flat valued at \$158,000. When it came to paying the 5 per cent cash payment of \$7,800, the couple claimed they were unable to pay and appealed to be allowed to pay the amount in instalments.

The request was turned down as the 5 per cent cash payment had to be handed over to the seller if the deal were to go ahead.

The sale fell through and the husband appealed to rent a flat instead, even though the couple’s monthly household income of \$2,300 exceeded the income ceiling for HDB flat rental.

HDB said: “Flat owners should not sell their flats with the expectation of obtaining a subsidised rental flat.

“If they are not buying another home, they have to make their own alternative housing arrangement before selling their existing flat, with family members as their first line of support.”

Since January last year, all buyers need to obtain an HDB Loan Eligibility (HLE) letter before they can buy a unit. The HLE maps out the loan available to them, the repayment scheme and the monthly instalments.

The HDB advised that families should also factor in the repayment of any outstanding loans on properties they are selling.

For families in crisis, call the National Family Service Centre hotline on 1800-8380100.