

Written Report : Decaying Lease of HDB flats

Group ID: 2B-04

By Lim Song Yang (L), Joshua Liow, Wong Yu Teng, Yeo Tun Seng

Abstract

This project seeks to educate Singaporeans on the topic of decaying lease of HDB flats. Since it is not a commonly discussed topic, we decided to illustrate the topic in the form of comics to cater to a wider audience.

Chapter 1: Introduction

Chp 1.1 Objective

We believe that many young people or first-time buyers of flats are not familiar with the concept of “Decaying Lease of HDB flats”, as it is not a commonly discussed topic. Using comics as a medium of communication, we wanted to convey the information in a light-hearted manner and also catering to a wider audience. The comic is used as a springboard to cover the basic information of this topic and to generate their interest to find out more on their own.

Chp 1.2 Rationale(Why is there a need to address this issue?)

This is for the simple reason that, very soon, many Singaporeans consider HDB as an asset and are willing to pay high prices for it. An example would be the purchase of a DBSS 5-Room flat in Bishan for \$1.296 million. Some buyers are unaware that these flats will be passed back to the government and will hence cease to be an asset. Hence, there is a need to address this issue because many flats will have their lease expired soon, and this will bring about various consequences. [2]

Chp 1.3 Target audience

Our target audience is adolescents and adults who are likely to buy HDB flats or have one already, especially first-time buyers.

Chp 1.4 Resource created

We created a series of webcomics.

Link:

<https://docs.google.com/presentation/d/1b-rokVCvo8QN9EvcdBgBLedWhleOAtBIJsCgl-oCYQpl/edit?usp=sharing>

Chapter 2: Literature review

2.1: Opinions and views of current solutions

The Singaporean government has implemented different strategies to cope with the decaying lease of HDB flats. One of which is the Selective En-bloc Redevelopment Scheme (SERS), introduced in 1995. In SERS, the government would issue out notices to flats nearing the end of the lease which have high redevelopment potential that have been chosen for the scheme. Afterwards, all residents would be relocated to newer flats with a fresh 99-year lease in a nearby area from the old flat. Residents do not have the option to stay in their old flat, and would be relocated and receive some compensation.

However, only 4% of all the HDB flats built will be chosen for the SERS scheme, according to former Minister for National Development Lawrence Wong, leaving the rest of the 96% of flats unattended. Therefore, this scheme might not be as effective as it seems to be.

Another set of strategies the government has implemented revolves around the theme of upgrading homes through the Home Improvement Programme (HIP) as well as the Neighbourhood Renewal Programme (NRP). If your block votes in favour of the HIP, you will enjoy Essential Improvements that are important for public health and safety. For NRP on the other hand, improvements are done on a larger scale, and include new features like drop off points and fitness corners for the good of the people staying in the block. Both improve quality of life and add new facilities, and are fully funded by the government as well, making it effective. Residents will also be happy to use new facilities and have more advanced and beautiful homes.

Chapter 3: Methodology (A walk-through of our journey thus far)

Over the course of the year, we have been hard at work in understanding the issue of the decaying lease of HDB flats. We have decided to convey and spread awareness of this issue via online webcomics, which we believe will spur interest among the public.

Chp 3.1 Why talk about lease decay?

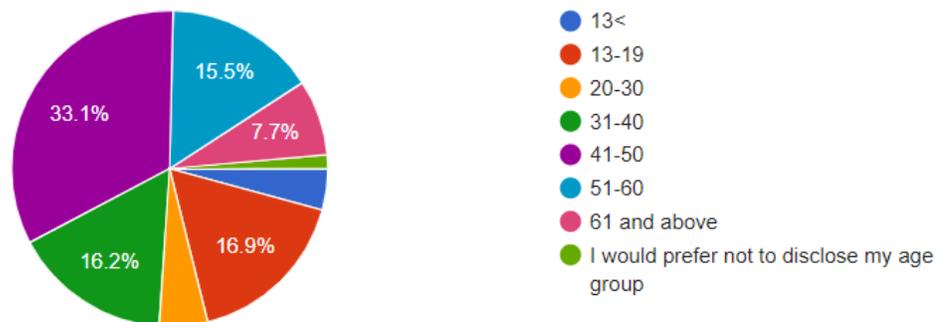
While doing research on Singapore architectural history, we came across the topic of lease decay. We read up on the topic and found it quite easy to understand and we were surprised that many people were not that aware of this issue. Hence, we decided to use this as a topic for our project.

Chp 3.2 Needs analysis

We sent out a survey to the public to find out how many people know about this issue. Below are the results of the survey:

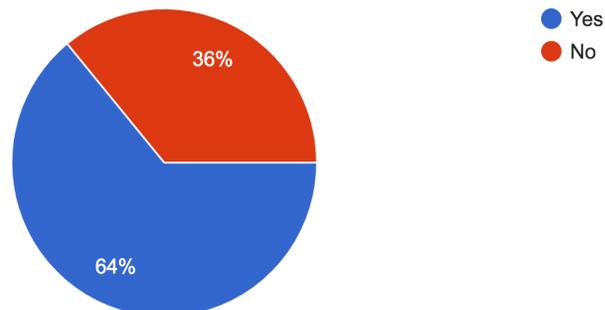
May we know your age group?

142 responses



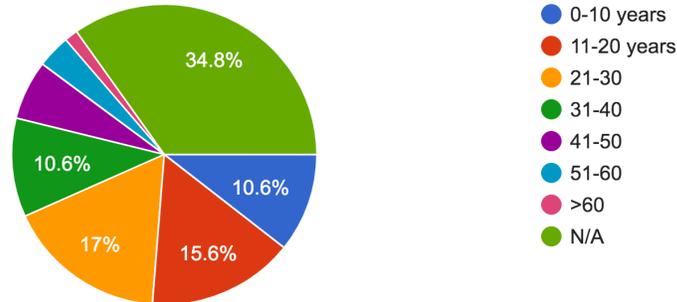
Do you live in a HDB flat?

139 responses



May we have a rough idea how old your flat is? (If you do not live in a HDB flat, you may choose "N/A")

141 responses



How much do you know about the HDB lease decay issue?

141 responses



Are you interested to know more about the HDB lease decay issue?

140 responses



According to the survey, 64.6% of respondents do not know what HDB lease decay is, although some have heard of the term before. Since not many people actually know about the issue, we felt it is important to educate people about it. Majority of the respondents, at 67.9%, wanted to know about the issue.

Chp 3.3 Why comics?

Comics are an effective medium for our project because:

1. Comics are engaging, people would rather read comics than a long essay
2. Comic drawings add a touch of freshness (i.e. 2 comics about “Cinderella” could hit differently, depending on the comic artist)
3. Comics can explain complex issues in a simple way
4. A picture contains a thousand words, thereby saving time

Secondly during our research, we noticed none of the websites use comics to illustrate the issue. Many were research papers, articles and even government speeches.

Chp 3.4 The comic/ end product

We also used the Bitmoji software & Google Slides to make our webcomics.

(<https://docs.google.com/presentation/d/1b-rokVCvo8QN9EvcdBgBLedWhleOAtBIJsCgloCYQpl/edit?usp=sharing>)

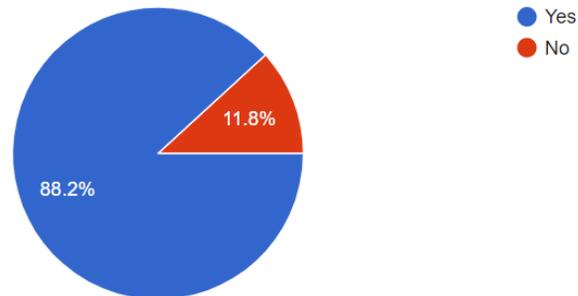
Chp 3.5 Pilot test

After making the comics, we sent it out to some people to gain feedback on how it could be improved.

First, we asked whether our sub-topics were adequate to cover the scope of the decaying lease of HDB flats and its problems. Most of the respondents said that it was and those that didn't generally gave feedback saying that the sub-topics were a bit too broad.

Do you think these sub-series are adequate to cover the scope of HDB lease decay?

34 responses

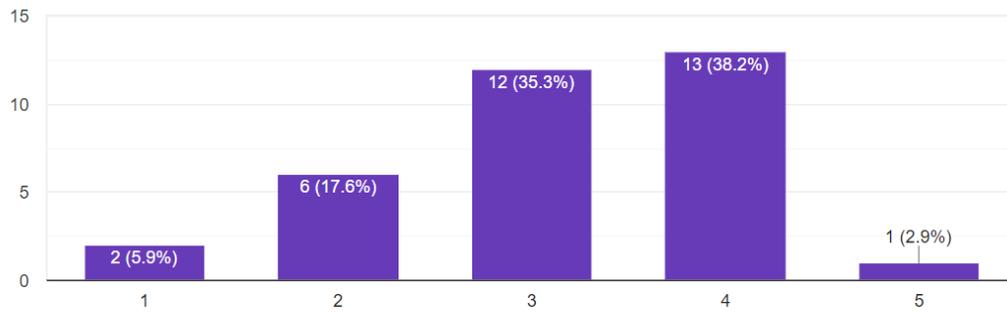


Next, we picked out extracts from each of the sub-series and asked respondents to rate them on a scale of 1 to 5 based on their: humour, informativeness, and aesthetics as we felt that these elements were the reasons we chose to make a comic in the first place.

Scene 1

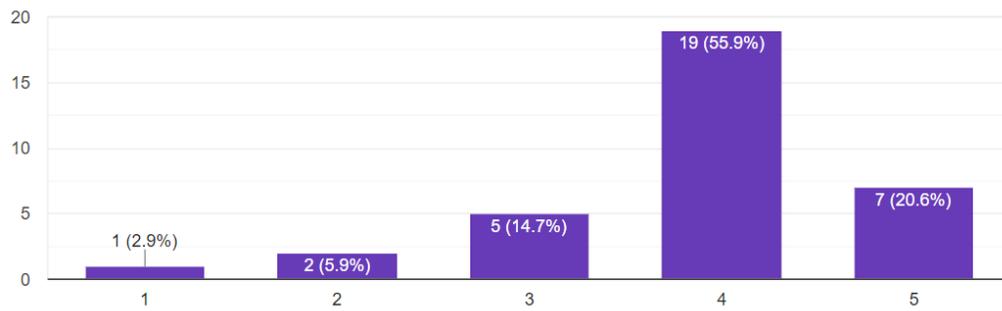
Humour

34 responses



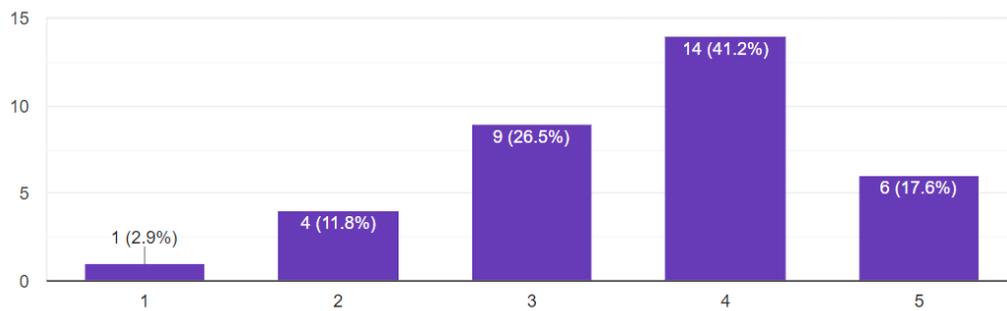
Informative

34 responses



Aesthetics

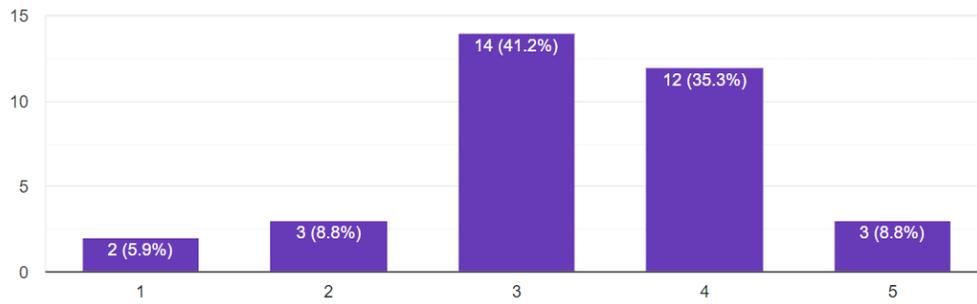
34 responses



Scene 2

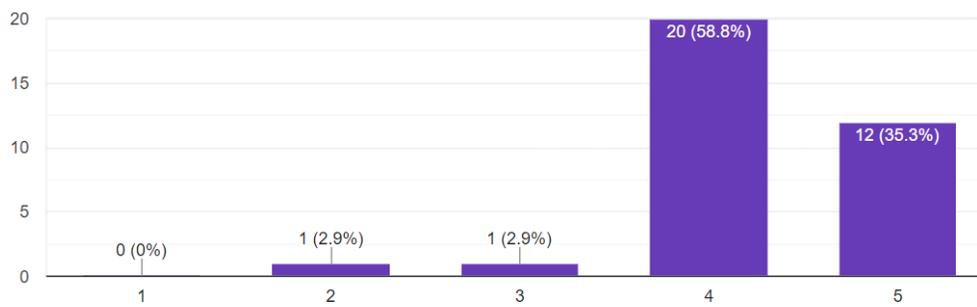
Humour

34 responses



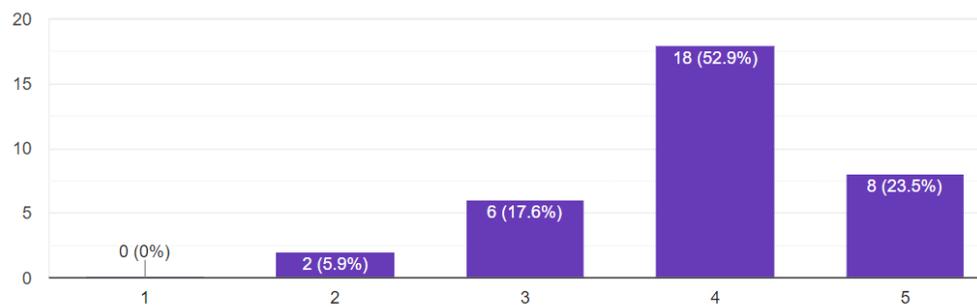
Informative

34 responses



Aesthetics

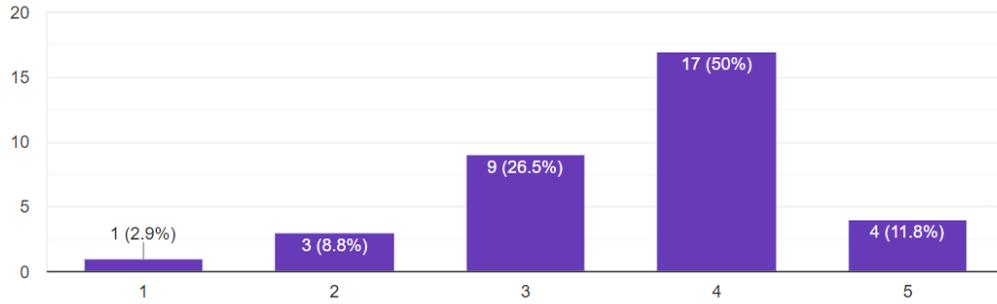
34 responses



Scene 3

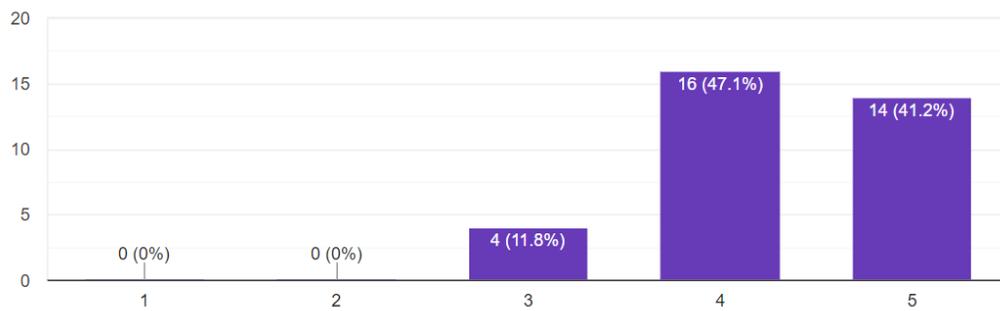
Humour

34 responses



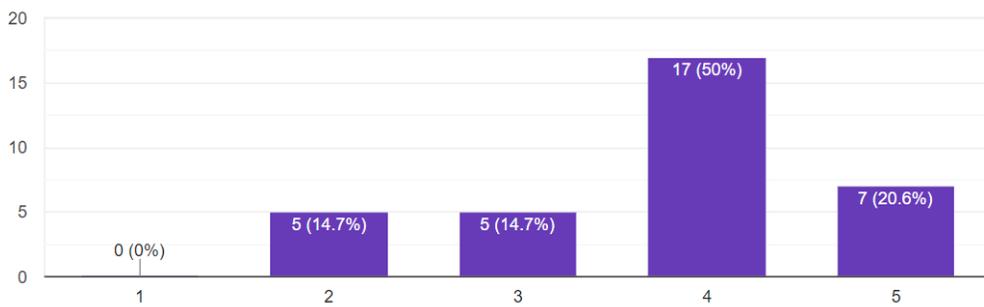
Informative

34 responses



Aesthetics

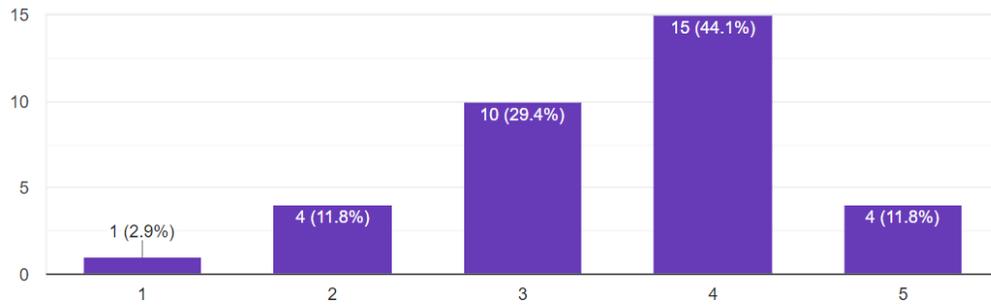
34 responses



Scene 4

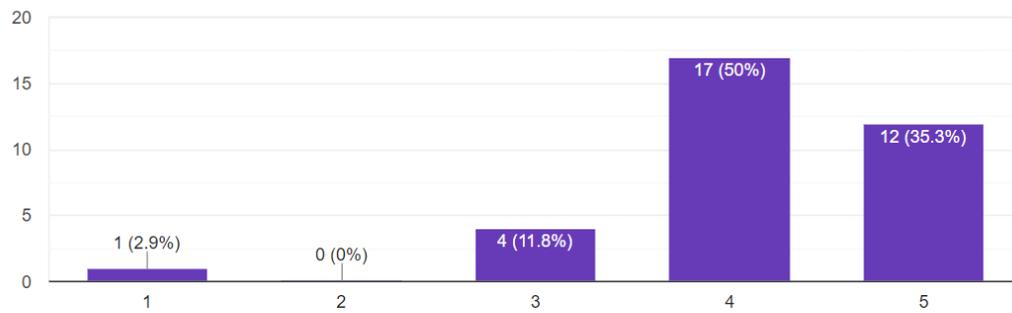
Humour

34 responses



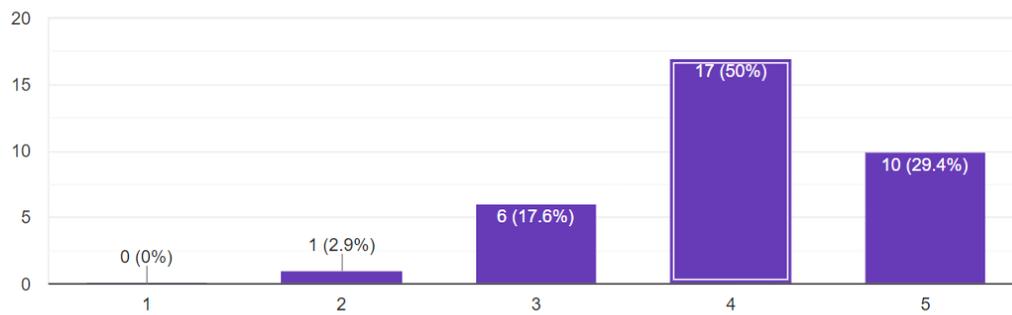
Informative

34 responses



Aesthetics

34 responses



From the results, we can conclude that most people were satisfied with the comics. However, for the sake of being as informative as possible, the group sacrificed a bit of the element of humour in the comics. At the same time, most people were pleased with the look of our comics.

Lastly, we asked people for their opinions on the comics. Many people suggested having more diagrams and shortening the speeches so that the comics are more concise or “punchy”. Some others suggested a small change in the plot so that the story flows more smoothly or so that it makes more sense. We were able to use some of the

NA

For the graph chart, listing out all the years makes it look a little messy.

Nope. The comic scenes are very nicely done.

Nothing much but make sure ending gels with the starting like how the tour guide end it off with tourists. Btw why talk about this topic to the tourist? Would they be interested? Unless you are talking about local tour group?

Perhaps have some diagrams or models to explain the concepts!

Shorter speech :D easier to read & understand)(

na

Adding memes perhaps

suggestions.

Chapter 4: Outcome and discussion

At the end of the day, we managed to complete the entire series of Webcomics, including all 4 sub-series (<https://docs.google.com/presentation/d/1b-rokVCvo8QN9EvcdBgBLedWhleOAtBIJsCgIoCYQpl/edit?usp=sharing>)

The project has equipped us with more knowledge on the situation. Along the way, we were able to understand the housing needs of Singaporeans better and understand the challenges faced by those buying new flats- our parents included.

The project also brought about limitations. Due to the pandemic, we could only meet online and not physically. Therefore, we planned to draw our comics in a notebook, and pass it to one another every week or so. However, this slowed things down and we realised we needed a more efficient way of doing things. After some discussion, we decided to use the Bitmoji software and Google Slides to present our webcomics. This certainly increased productivity and much more convenience, because of real-time collaboration.

Looking forward, we feel that such comics are effective in educating the public, especially on current issues like these. Not only does this educate the public, the process is enjoyable as well! If given the chance, we would do this for other current issues. Perhaps others would take inspiration from these, and who knows, someday such comics could be a common sight!

Chapter 5: Conclusion

The decaying lease of HDB flats is an ongoing issue. The key to alleviate its impacts is to spread awareness and let others be equipped with certain knowledge of this issue. Our project aims to do this, but with a bonus-- such that it is more fun and engaging.

This project has also taught us the importance of time management- our group would have weekly meetings every week, and we would set deadlines and targets to complete a certain task, so that we are constantly progressing .This was a huge factor as to why our project was a success.

We also hope that such comics will go a long way, and perhaps even be one of the first few comics to discuss social/political issues, with many others following soon.

Chapter 6: References

Chapter 2.2

- He, C. S. C. (2019, December 7). *The decaying HDB lease: myth or reality?*
<https://www.propertyguru.com.sg/>.
<https://www.propertyguru.com.sg/property-guides/decaying-hdb-lease-myth-reality-20946>.

Chapter 2.3

- Alfred Chua Janice Lim, Chua, A., Lim, J., Alfred Chua & Janice Lim, & Bookmark Bookmark Share WhatsApp Telegram Face. (n.d.). *The big read: Hdb lease decay - govt's solutions 'not perfect', but there's light at the end of the tunnel.* CNA.
<https://www.channelnewsasia.com/singapore/hdb-99-year-lease-decay-singapore-government-solutions-806176>.
- *Why cartoons are such effective communicators...* Cartoon Motivators Blog. (n.d.).
<http://www.cartoonmotivators.com/blog/why-cartoons-are-such-effective-communicators/>.
- Jennings, C., & Collier Jennings (2352 Articles Published) A
freelance journalist based in Seattle. (2020, July 14). *Comic book Sales recorded an all-time high in 2019.* CBR.
<https://www.cbr.com/2019-comic-book-sales-record-high/>.
- Meslow, S. (2015, January 8). *Why are newspaper comics so terrible?* The Week.
[https://theweek.com/articles/442090/why-are-newspaper-comics-terrible\(22\)](https://theweek.com/articles/442090/why-are-newspaper-comics-terrible(22)).
- Perez, S., Gillette, Z., Master, T. T., Bill, Skywatcher, Javier, Hood, N., Boucher, P., Guy, L., Hernandez, J., & Ree, M. (2019, June 10). *Top 10 reasons why everyone should read comics.* Toptenz.net.
<https://www.toptenz.net/top-10-reasons-why-everyone-should-read-comics.php>.

- Lifefinance, says:, S., Says:, L., says:, H. G. N., & says:, C. W. C. (2020, August 21). *HDB lease decay in Singapore and the solution to it*. The Life Finance Blog. <https://lifefinance.com.sg/whats-the-value-of-my-leasehold-hdb-3-dealing-with-lease-decay/>.
- PropertyGuru. (2020, September 29). *HDB En Bloc (SERS): What Is It and Do You Stand A Chance?* <https://www.propertyguru.com.sg/https://www.propertyguru.com.sg/property-guides/selective-enbloc-redevelopment-scheme-guide-12617>.

Word count: 1467

