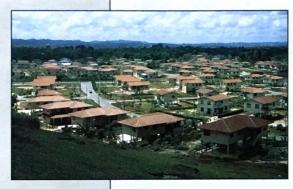




BRUNEI TODAY

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Occupied houses at Lambak Kanan.



Luxury apartments built by private developers.



Brunei Shell housing estates in Seria.

Front Cover

His Majesty Paduka Seri Baginda Sultan Haji Hassanal Bolkiah Mu'izzaddin Waddaulah, the Sultan and Yang Di-Pertuan of Brunei Darussalam, handing over a key to one of the lucky owners at a recent key presentation ceremony.

Inside of front cover

A row of newly completed houses under the Landless Indigenous Citizens Scheme.

Inside of back cover

Another block of luxury apartments ready for occupation.

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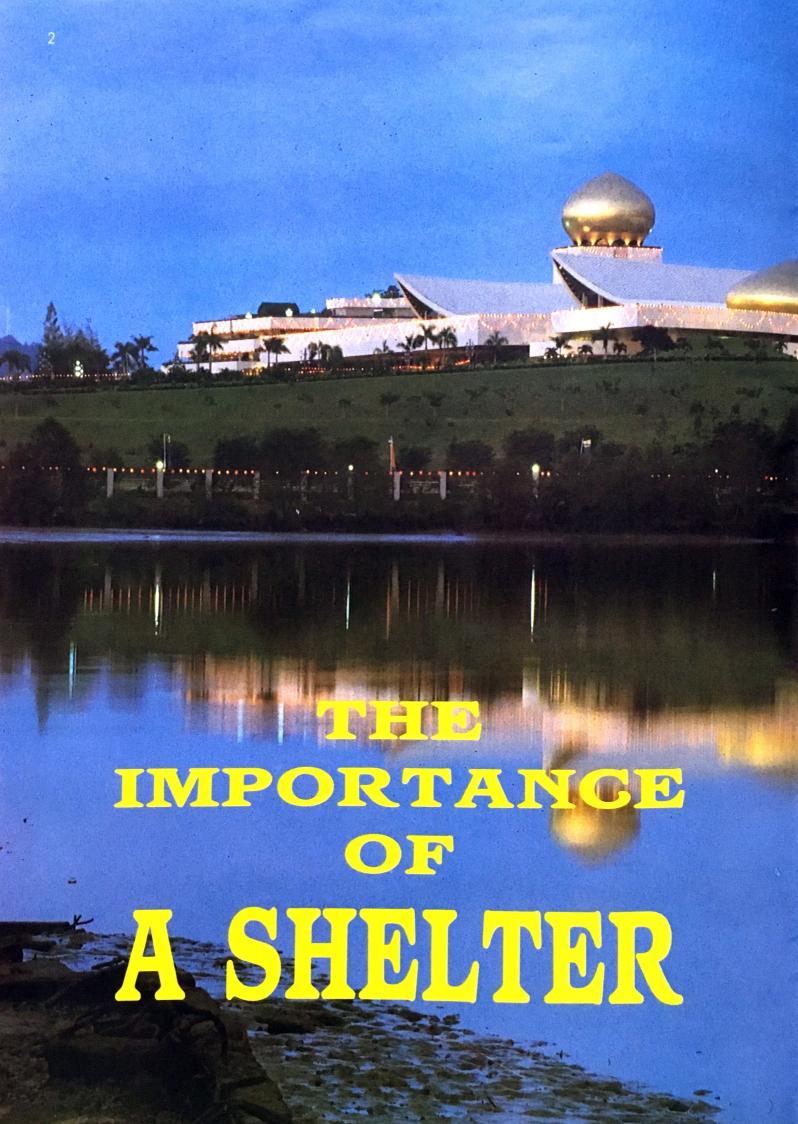
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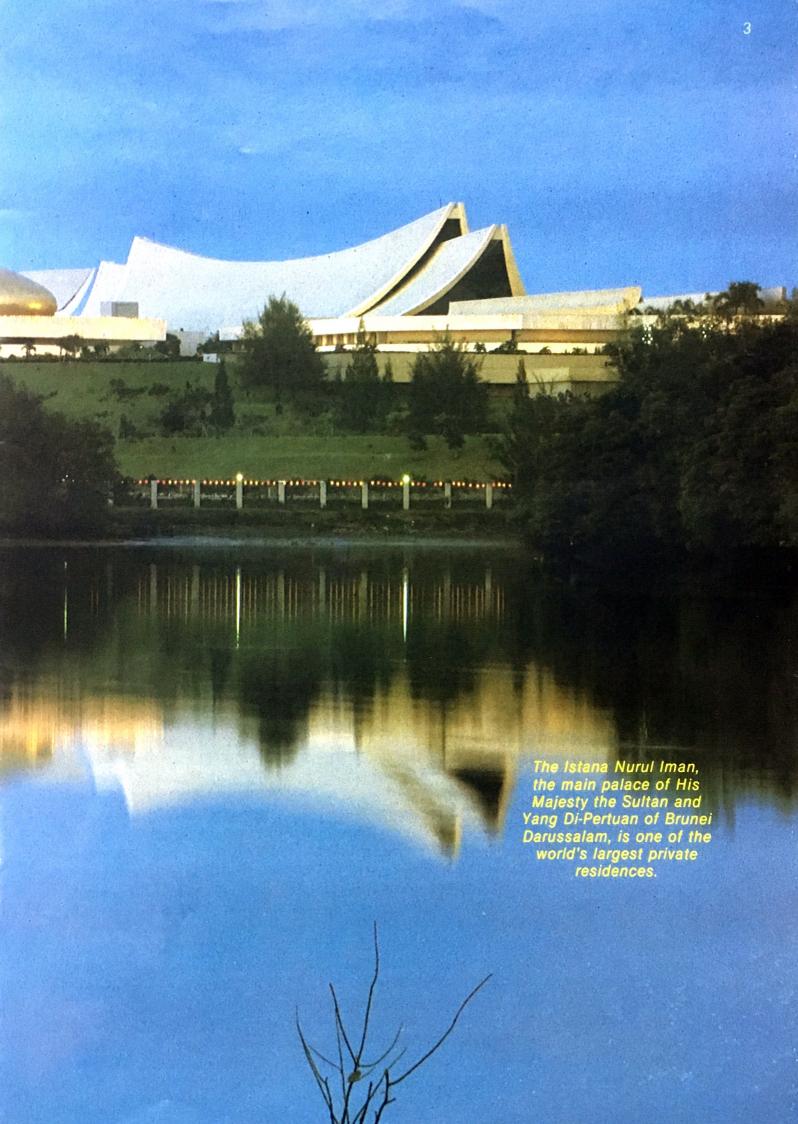
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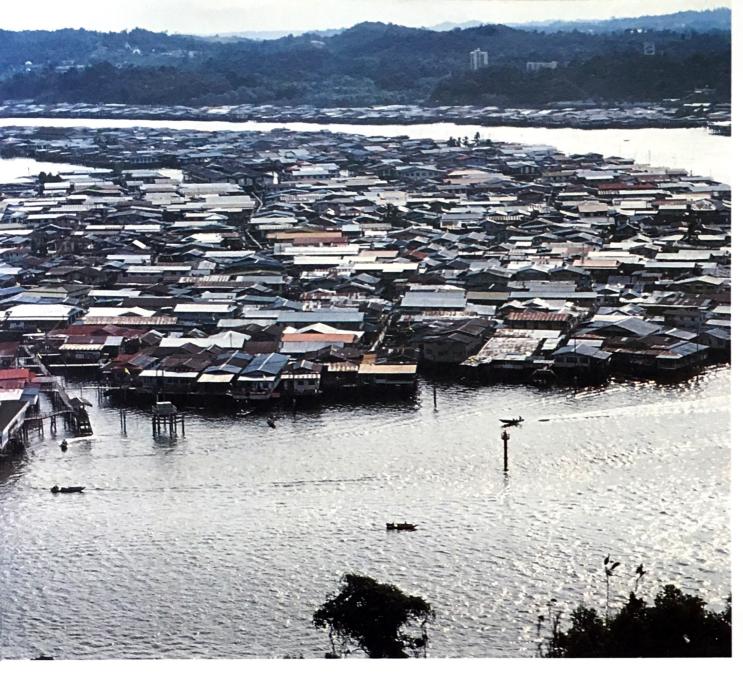
The centuriesold Kampong Ayer or Water Village.

INCE the dawn of history shelter in any form has been one of the basic needs with which a human being survives the harsh realities of nature. Vis-a-vis man's overall physical and mental advancement, the state of accommodation has also changed over the centuries, which nowadays ranges from simple huts and comfortable houses to sumptuous mansions and palaces as befits one's station in life. In former times, and to some extent today, the shelters usually reflected not only the owners' standing in society but also their cultural heritage.

As with other necessities housing is not without its problems. With global population growing day by day, the scarcity of money and space or both plus other factors have made thousands without homes in many parts of the world. The homeless ironically are not only found in poor Third World countries but are also in rich developed countries, due largely to people pouring into already crowded cities in search of a better life.

Peace

Fortunately there are no acute housing problems in Brunei



Darussalam because land and cash are readily available, thanks to its oil, gas and small population. Although problems exist and are similar in essence to those faced by the other developing countries, like overcrowding and congestion, they are relatively new and triggered by rapid urbanization in consequence of a dramatic rate of economic expansion.

Brunei Darussalam, which means Brunei the Abode of Peace, is divided into four districts whose combined population is just over a quarter of a million and area is 5,756 sq. km., seventy-five percent of

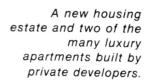
which is forests. The most populous and important of these is Brunei/Muara District, which is the seat of the capital, Bandar Seri Begawan, and hub of government and commercial activities. It is followed by Belait District where the country's oil and gas industry is located. The other two are Tutong District and Temburong District.

Heritage

Upto the early part of this century the majority of Bruneians built their homes in the Brunei River where the capital was also located. The houses, contructed on stilts and

closely linked together by footbridges, developed into small groups of villages that collectively became known as , Kampong Ayer or Water Village. In 1521 an Italian traveller named Antonio Pigafetta, who sailed with Ferdinand Magellan. visited Brunei and chronicled. among other things, that Kampong Ayer was a city of 25,000 families. As years past people overflowed the Water Village, and a decision was made to move the capital, which was then called Bandar Brunei (Brunei Town), on dry land in 1906. After the resettlement of the capital, Kampong Ayer was no longer synonymous with

The gov't continues to give the Water Village up-to-date conveniences — though these are available on shore, just a stone's throw — to ensure a high standard of living comparable with that being enjoyed by the rest of the country.







Bandar Brunei, which was renamed Bandar Seri Begawan on 4th October 1970 in honour of the country's 28th ruler. Nevertheless Kampong Ayer is still looked upon to this day as part of the capital and is home to about 30,000 people, according to the latest statistics.

The huddled houses in the Water Village may look the same as they have been hundred of years ago but inside, these houses are clean, maintained and are in possession of all the luxuries normally associated with modern living. The Government has provided Kampong Ayer, which is regarded as a national heritage, with various facilities including piped water, electricity, schools, clinics, mosques, postal agencies, a police station, a marine fire brigade, and thousands of metres of foot-bridges, some of which extend as far as the mainland.



The majority of the inhabitants own cars which they garage on shore. Everyday hundreds can be seen commuting to and from the mainland by motor boats, most of which are licensed water taxis.

Resettlement

While encouraging them to move, the Government continues to give the Water Village up-to-date conveniences — though these are available on shore, just a stone's throw — to ensure a high standard of living comparable with that being enjoyed by the rest of the country.

Apart from the 1906 resettlement, there were others in the Thirties, Fifties and Sixties. The largest group occurred in the Thirties when 273 families resettled, with partial government assistance, in



villages a few kilometres from the capital. In the Sixties, a total of 68 families accepted a fully-aided government offer that consisted of a house with a half-acre plot of land for a government servant, and a house on three-quarter-acre plot plus four acres of rubber land for a non-government employee. The resettlement area later became two villages, namely Kampong Jaya Bakti and Kampong Jaya Setia.

Survey

Earlier the Government set up a Resettlement Department specially to provide housing for the Kampong Ayer residents who wanted to move, and to look after their needs once they had resettled on land.

In 1976 the Resettlement Department conducted a study throughout the State to ascertain the number of people who wanted to live in their own houses. Based on the number of would-be applicants in each district, it then identified eight suitable sites with a total area of 2.885 hectares (ha) in different parts of the country. The size of each plot ranges from 0.134 ha to 0.067 ha or a third to one-sixth of an acre, enabling altogether more than 10,000 lots to be created for an envisaged population of 76,400 people. Of the eight sites, three each are in Brunei/Muara District and Belait District, one in Tutong District and the other in Temburong District. When completed, the number of lots will be 4,112 in Brunei/Muara; 4,160 in Belait; 1,270 in Tutong; and 450 in







Three more of the luxury apartments found in the capital.

The selling prices of the houses and plots of lands, which are being subsidized by the gov't, range from \$52,000 to \$95,000.

Temburong. Each housing estate is designed to have all the necessary trappings of a small modern town.

Eligibility

Following the study the Government formulated the National Housing Development Programme (NHDP), whose objectives, among other things, are to enhance the living standards of the people by

resettling them in comfortable accommodation and environment replete with such facilities as schools, mosques, clinics, sports amenities and so forth; to reduce congestion in the Water Village; and to meet the housing needs of the country in line with population growth.

Four years later, department issued application forms for junior government servants in Division Five, Four and Three throughout the State. A total of 8,240 people submitted their applications, and 6,811 qualified for further processing, out of which 5,104 came from Brunei/Muara District, 869 from Belait District, 658 from Tutong District and 180 from Temburong District. The applicants were called for interviews in several phases between 1982 and mid-1986 to determine their true eligibility.



The five types of houses, which are classified as A, B, C, D & E and constructed under the National Housing Development Programme (NHDP), at Lambak Kanan.











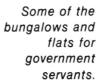


Renamed

In order to make the Resettlement Department more suitable for the NHDP's vast goals, it was renamed the Department of Housing Development (DHD) in August 1984. Consequently its functions had also been revised from a department that at the beginning only had to resettle the residents of Kampong Ayer on land, now to one entrusted with providing accommodation for the whole of Brunei Darussalam.

The DHD again issued similar application forms for government servants in Division Five, Four and Three in early 1985 to give

those who could not apply in 1980 a chance to do so. This time 5,146 people applied, of whom 3,828 are in Brunei/Muara; 791 in Belait; 380 in Tutong; and 147 in Temburong. They were interviewed in several phases between 1987 and 1988. Although the Resettlement/National Housing Programme was formerly intended for government employees in Divisions Three to Five, it was extended in late 1985 to those in







Division Two. Thus far 92 officers have applied. In addition, the DHD introduced in 1985 a scheme to enable government personnel who are not entitled to housing loans, and ordinary citizens to join in the programme. So far it has received 2,770 applications comprising 1,377 from Brunei/Muara; 1,206 from Belait; 162 from Tutong; and 25 from Temburong.

First

To qualify for a house under the NHDP, one of the conditions is that the applicant must be a landless citizen. A landowner also merits consideration if, after being determined by the authority, the land is deemed unsuitable for development.

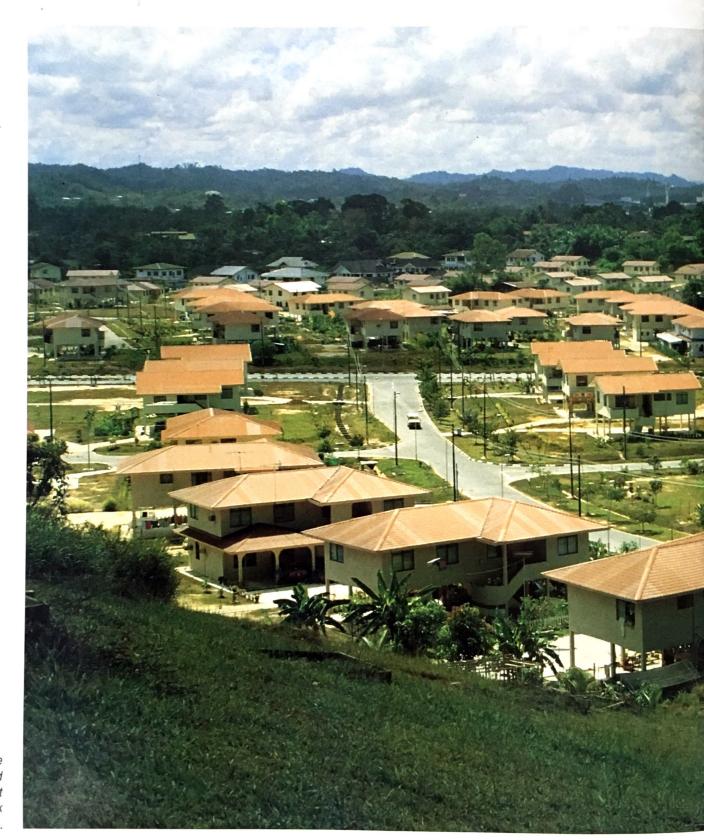
The first of the eight sites to be developed was Lambak Kanan, which has been allotted 630 ha

The first of the eight sites to be developed was Lambak Kanan, which has been allotted 630 ha for the building of 2,022 houses to accommodate about 14,400 people. Estimated to cost \$400 million, Lambak Kanan is thus far the largest public housing project being undertaken in Brunei Darussalam.

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The job was given to contractors who set to work on

the site, which like the others is thickly forested, in 1982. By 1986 the first group of 84 houses was ready for occupation. The 84 successful applicants received the keys of the houses from His Majesty the Sultan and Yang Di-Pertuan of Brunei Darussalam at a ceremony held on 16th April.



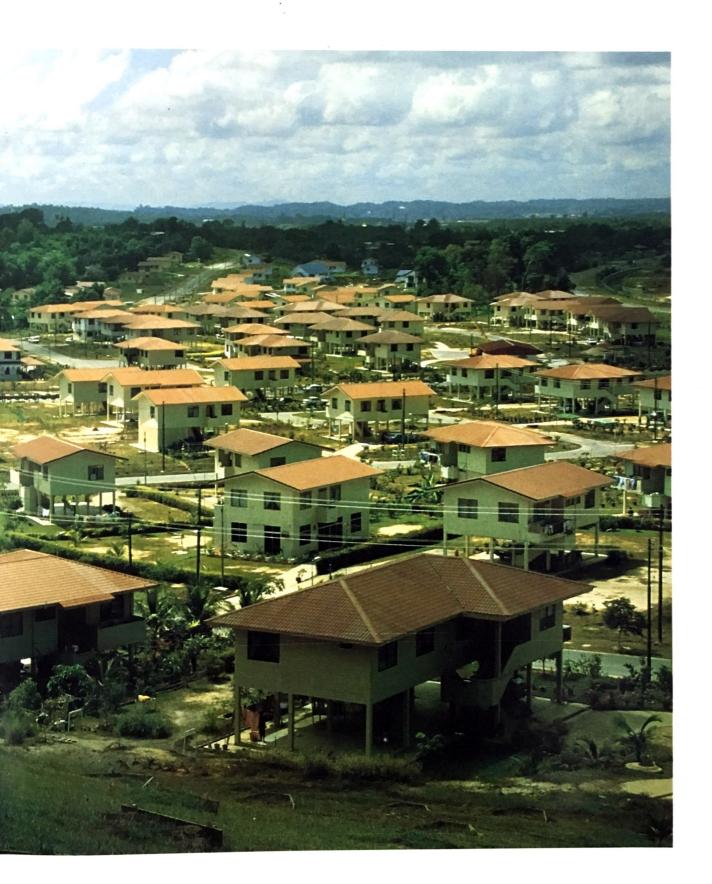
Some of the occupied houses at Lambak Kanan.

More

Two years later another 162 houses were completed; the keys were handed over to the owners on 14th April 1988. Barely two years after that, the completion of 83 more houses was announced, and the owners

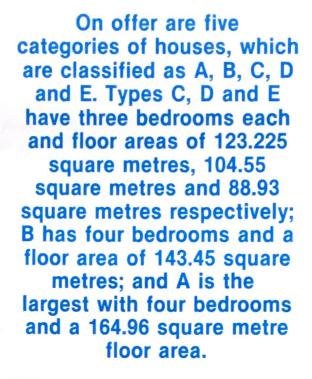
received the keys on 22nd March 1990. During the year the contractors finished work on the contruction of 129 more houses, and the key-presentation ceremony for 67 of the houses took place on 7th June 1990 and for the other 63 on 20th October 1990. About seven months later

another group of fortunate applicants received the keys of 49 houses from His Majesty the Sultan at a ceremony held on 18th May 1991. With that, a total of 508 houses or slightly more than a quarter of the Lambak Kanan project had been successfully done.





Another big government project is the Landless Indigenous Citizens Scheme in which six types of houses are available; the first four are similar to those under the NHDP, while the other two are built of wood as in the picture above.





Meanwhile work on five of the remaining sites started around the middle of the 1980s. Approximately five years later, the keys of 42 houses at Bukit Beruang in Tutong District and houses at Rataie in Temburong District were handed over to the lucky applicants on 16th January 1991 and 7th February 1991 respectively. His Majesty the Sultan officiated at both ceremonies. As work continues on all the sites more houses are scheduled to be ready soon.

Subsidized

On offer are five categories of houses, which are classified as A, B, C, D and E. Types C, D and E have three bedrooms each and floor areas of 123.225 sq m, 104.55 sq m, and 88.93 sq m respectively; B has four bedrooms and a floor area of 143.45 sq m; and A is the largest with four bedrooms and a 164.96 sq m - floor area. The selling prices of the houses and plots of lands, which are being subsidized by the government, range from \$52,000 to \$95,000. To purchase the house, each owner is provided with a 20-year government loan with the lowly interest rate of 3 percent per annum.

With high comfort in mind, the designs for each house incorporate such provisions as separate kitchen, dining room, lounge, and multiple bathrooms and toilets. The spacious house

gives an accupancy rate of 1.91 persons per room, which is much lower than the tolerable occupancy level of 3 persons per room recommended by the United Nations world housing survey. The designs for the houses are based upon three principal criteria, namely suitability to local life style, traditional customs and climate; easy and economical enlargement of the houses when needed; and the use of local building technology and materials.

Indigenous

Another big government housing project currently being implemented is the Landless Indigenous Citizens Scheme. Administered by the Land Office, the scheme was initiated on 15th March 1984, and in just a month

a half a total of 10,694 people throughout the State submitted their applications. So far the Land Office had interviewed 7,736 applicants and approved 2,628 of them for Phase 1 to Phase 15, which will have 1,962 houses althogether spread over eight sites — four in Brunei/Muara District, two in Belait District, and one each in Tutong District and Temburong District — with a combined area of 401 ha.

Of the number of houses 1,310 will be in Brunei/Muara District; 246 in Belait District; 174 in Tutong District; and 32 in Temburong District.

Same

The conditions under which an applicant qualifies to participate in the scheme are the same as





Just two of the several types of accommodation available in the Brunei Shell housing estates in Seria.



those in the NHDP except that the applicant must be, as the name of the scheme implies, a native citizen of Brunei Darussalam. Although the scheme is administered by the Land Office, the housing estates will be managed and maintained by DHD.

There are six kinds of houses to choose from, all designed to suit the taste and pocket of every applicant who may prefer a three-bedroomed unit, which comes in four classes or a four-bedroomed one, which is available in two types.

The prices of the houses inclusive of the plots of land range from \$40,000 to \$90,000. Like those under the NHDP, they are also subsidized by the Government, and the owners pay for the houses under the same purchasing arrangement.

On-going

Physical work on the scheme, which has been carried out by contractors, started at some of the sites between 1985 and 1987. The first group of houses were ready for handing over to the eligible applicants on 20th March 1990, and by 9th March 1991 a total of 186 houses have been occupied. Of the houses, 20 are at Mumong and 74 are at Lorong Tiga Selatan in Belait District; 29 are at Rataie in Temburong District; and 63 are at Tungku in Brunei/Muara District. More houses are in various stages of completion as contruction work continues as planned on these and the other sites, namely Lambak Kiri, Mata-Mata and Rimba in Brunei/Muara District: and Telisai in Tutong District.

Besides the on-going projects, the Government completed in the early Eighties two housing estates at Mata-Mata near the capital and Serasa not far from the Muara Port comprising 172 and 70 houses respectively for, among others, people affected by government development schemes.

Well off

The Government also provides its employees with subsidized accommodation made up of various detached houses as well Brunei Shell, the second largest employer after the Government, too, has vast housing estates to accommodate its personnel and provides housing loans for those who own land.

Private developers have also been active, particularly in recent years, in creating housing estates as well as building separate luxury apartments for sale or rent.

It is hoped that the country will continue to be well off as this will

The gov't also provides its employees with subsidized accommodation made up of various detached houses as well as blocks of flats and rents private properties when necessary.

as blocks of flats and rents private properties when necessary.

In addition, it encourages those who possess land and are entitled to housing loans to build their own houses. go a long way towards ensuring that the people will always have a roof over their heads and the fear of being homeless will never arise.

