



Selective  
En bloc  
Redevelopment  
Scheme

# My Guide to a New Beginning with SERS





# Our message

# Contents

## Welcome aboard the journey to your brand new home!

The Selective En bloc Redevelopment Scheme (SERS) offers you the opportunity to move to a modern home with a new 99-year lease, while at the same time living close to your neighbours.

It will be a few years before your new home is ready. Our SERS team is here to take care of you every step of the way. This guide gets you started on the journey and gives you the information to make the best choice for you and your loved ones. For your convenience, we have provided the same information on HDB InfoWEB at [www.hdb.gov.sg/eSERS](http://www.hdb.gov.sg/eSERS).

We assure you that our team will make your SERS journey as smooth as possible. If you need help at any time, please contact your SERS Journey Manager or approach us through our contact channels shown below. We look forward to sharing this special journey alongside you.

### The SERS team

#### Our contact information:

@ MyRequest@HDB  
[www.hdb.gov.sg/MyRequest](http://www.hdb.gov.sg/MyRequest)



SERS Enquiry Line  
(Monday to Friday,  
8am to 5pm)  
**1800 866 3070**

#### HDB InfoWEB

eSERS  
[www.hdb.gov.sg/eSERS](http://www.hdb.gov.sg/eSERS)



- 2** My SERS journey
- 4** My compensation
- 6** My new home in Ang Mo Kio
- 13** Paying for my new home
- 14** Choosing my new home
- 15** My rehousing options
- 17** My rehousing benefits
- 25** More explanation
- 28** Important information



# My SERS journey



## 1 Announcement

7 Apr 2022

Your flat has been chosen for SERS! Your SERS journey begins now.



## 3 Assessing your flat value

2Q/3Q 2022

A licensed private valuer will make an appointment with you to visit your flat and assess the market value.



## 5 Co-designing the precinct spaces

3Q 2022

Have a say in the precinct facilities and name of your new home!

## 4 Attending the SERS Connect

2Q/3Q 2022

Come down to HDB Hub at Lorong 6 Toa Payoh and attend the Collector's Inquiry for us to verify the ownership of your flat.

We will work out an estimated financial plan for you.



## 6 Receiving your compensation notice

4Q 2022

We will inform you how much compensation you will receive.



## 7 Making your rehousing choice

1Q/2Q 2023

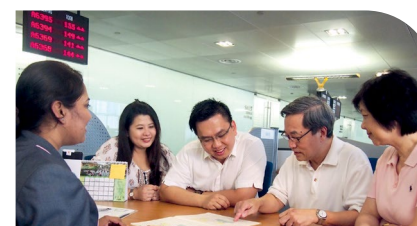
Take up new replacement flats in Ang Mo Kio or elsewhere under public sales exercise, sell, transfer or receive ex-gratia payment instead of SERS rehousing benefits? Make a choice on your rehousing option.

Do note the various deadlines.

## 8 Registering for your new flat

1Q 2023

If you have set your eyes on a new home in the offered precinct, you will need to submit your application to us.



## 9 Booking a new flat

4Q 2023/1Q 2024

We will inform you of your selection appointment and provide you with the sales brochures and price lists before the selection begins in 4Q2023.

Come down to HDB Hub at Lorong 6 Toa Payoh to book your new home!

## 10 Collecting your keys

4Q 2027/1Q 2028 - You have to make payment

Your new home is completed! We are pleased to hand over the keys to you at HDB Hub.

After paying off what you owe on your SERS flat, you may use the balance compensation to pay for your new home or ask for an advance of up to \$35,000 to help you with your renovation.

## 11 Moving Out

1Q/2Q 2028

You have up to four months to renovate and move to your new home.

Return your SERS flat to receive the balance compensation (if any).

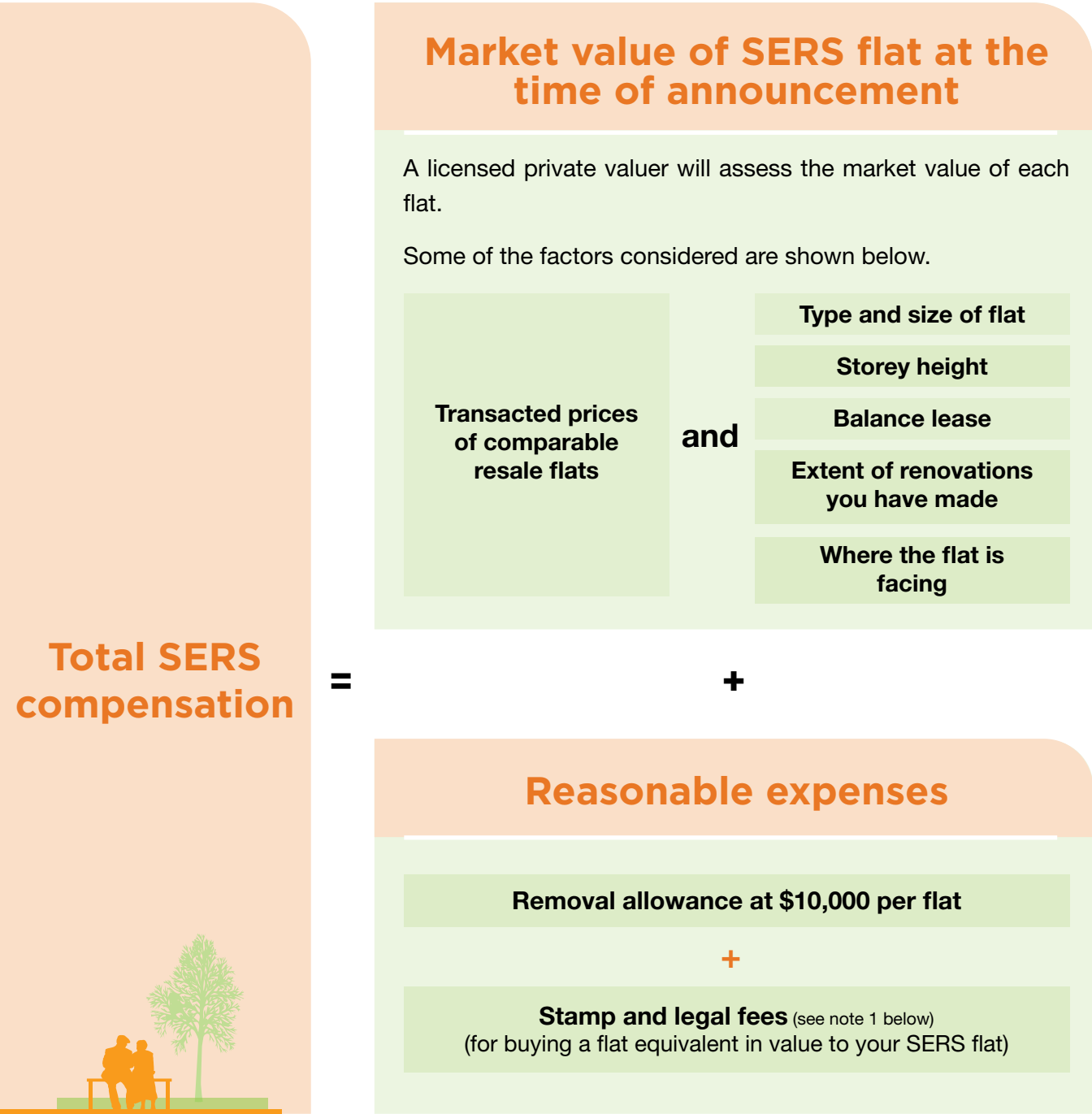
## 12 Celebrating the move

This marks the completion of your SERS journey. Congratulations on the move to your new home!

# My compensation



We will pay you the compensation based on the market value of your flat as at the time of SERS announcement and some reasonable expenses to help you move.





The map shows the Ang Mo Kio MRT Station and its surroundings. The Central Expressway runs vertically on the right. The Ang Mo Kio MRT Station is located at the intersection of Ang Mo Kio Avenue 5 and Ang Mo Kio Avenue 6. The proposed replacement site for the station is highlighted in yellow and labeled 'Replacement site (1,065 units)'. The map also shows various landmarks, roads, and the Central Expressway. The replacement site is located to the east of the current station, near the intersection of Ang Mo Kio Avenue 5 and Ang Mo Kio Avenue 6. The map includes various landmarks, roads, and the Central Expressway. The replacement site is highlighted in yellow and labeled 'Replacement site (1,065 units)'.



The ITE College Central just beside your new home has an array of dining options and a supermarket. For more options, check out the range of hawker fare and fresh produce at the nearby Cheng San Market and Cooked Food Centre.



Get set for an active lifestyle with the nearby Yio Chu Kang Sport Centre, where you can enjoy a wide range of sports facilities, including a gym, sports hall and a swimming complex.

After a hard day's work, forget the hustle and bustle of the city and come home to a tranquil environment with green spaces for relaxation, interaction and bonding.

Your new environment is thoughtfully designed to provide ample social and recreational facilities such as precinct pavilions, fitness stations and landscaped gardens. Feel completely at ease as you watch your children or grandchildren have fun in the playgrounds. Come rain or shine, covered linkways between blocks and sheltered car park will help you get about more easily.



1. The site map shown above is not drawn to scale.
2. As the information provided is based on the current planning intent of the relevant government agencies, it is indicative only and subject to review from time to time.
3. The number of new flats to be built may change if there is a need to adjust the mix of flat types so as to meet the rehousing needs of residents.





Types of flat available

We will sell the new flats at subsidised prices frozen at the time of the SERS announcement. The selling prices will not change due to future market movements, so you will have more certainty.



New flats in Ang Mo Kio (1,065 units)	
Type of flat (Internal floor area) <small>(see note 3 below)</small>	Estimated subsidised price (before SERS grant) <small>(see note 4 below)</small>
2-room Flexi (36/46 m²)	\$169,000 to \$247,000
3-room (65 m²)	\$292,000 to \$384,000
4-room (80 m²)	\$396,000 to \$487,000
4-room (90 m²)	\$438,000 to \$563,000

Notes  
3 This refers to the estimated area of the flat worked out based on the centre line of the flat's wall.  
4 See page 25 point 3 for more explanation.

Samples of furnished layout plans



Typical 2-room Flexi floor plan  
Approx. Floor Area 38 m²  
(Inclusive of Internal Floor Area of 36 m² and Air-Con Ledge)



Typical 2-room Flexi floor plan  
Approx. Floor Area 48 m²  
(Inclusive of Internal Floor Area of 46 m² and Air-Con Ledge)



Typical 3-room floor plan  
Approx. Floor Area 67 m²  
(Inclusive of Internal Floor Area of 65 m² and Air-Con Ledge)



Typical 4-room floor plan  
Approx. Floor Area 82 m²  
(Inclusive of Internal Floor Area of 80 m² and Air-Con Ledge)

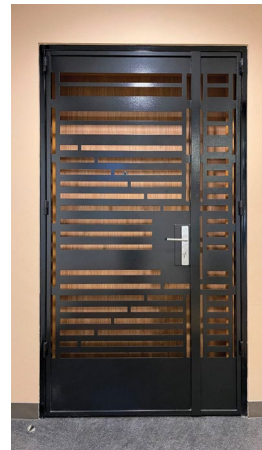


Typical 4-room floor plan  
Approx. Floor Area 92 m²  
(Inclusive of Internal Floor Area of 90 m² and Air-Con Ledge)

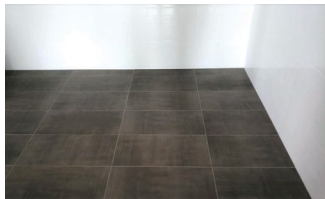


Inside my new home

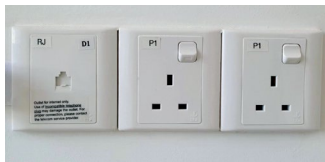
All new flats come with standard items such as those shown below.



Main door and gate



Kitchen/bathroom wall and floor tiles



Wall sockets



Windows

Standard items



To save you the hassle of renovation, you may choose internal doors for the bathroom and bedrooms, floor finishes for the living/dining room and bedrooms and sanitary fittings under our Optional Component Scheme (OCS).

You may opt in for these optional components when you choose your flat. We will add the cost of these components to the selling price of your new home. With more fittings and finishes installed, you can look forward to an easier time renovating your new home!

Optional Component Scheme



**Internal doors**  
Laminated UPVC doors for bedrooms and laminated UPVC folding doors for bathrooms.



**Sanitary fittings**  
Wash basin with tap mixer, bath/shower mixer with shower set.

Notes  
All images are for illustration only.  
Actual specifications may change.



Living/Dining room



Bedroom

Living/dining room and bedroom floor finishes

Polished porcelain tiles with laminated UPVC skirting for living and dining room. Vinyl strip flooring with laminated UPVC skirting for bedroom.

For 2-room Flexi flat, vinyl strip flooring with laminated UPVC skirting for living/dining room and bedroom.

	Type of flat				
	2-room Flexi (36 m²)*	2-room Flexi (46 m²)*	3-room (65 m²)	4-room (80 m²)	4-room (90 m²)
Estimated cost for opting in all packages under OCS	\$3,100	\$3,600	\$6,100	\$7,600	\$8,200

\* Buyers of 2-room Flexi flats who opt for flooring in the living/dining room and bedroom will be provided with a 3-panel sliding partition, separating the living/dining room and bedroom. Those who do not opt for it will be provided with a 2-panel sliding partition and short wall separating the living/dining room and bedroom.

Ideas for your new home

A new home is just the place for you to express yourself. Here are some ideas of what your new home can look like after your renovations!

To provide a sense of spaciousness and greater flexibility in furniture layout and design, all flats will come with an open kitchen.



Notes  
All images are for illustration only.  
Actual specifications may change.

My new home in Ang Mo Kio



Overall, the compensation for your flat can be used to pay for a new flat. If there is any top-up required, you can choose to pay in cash or CPF, or take up a loan if you are eligible.

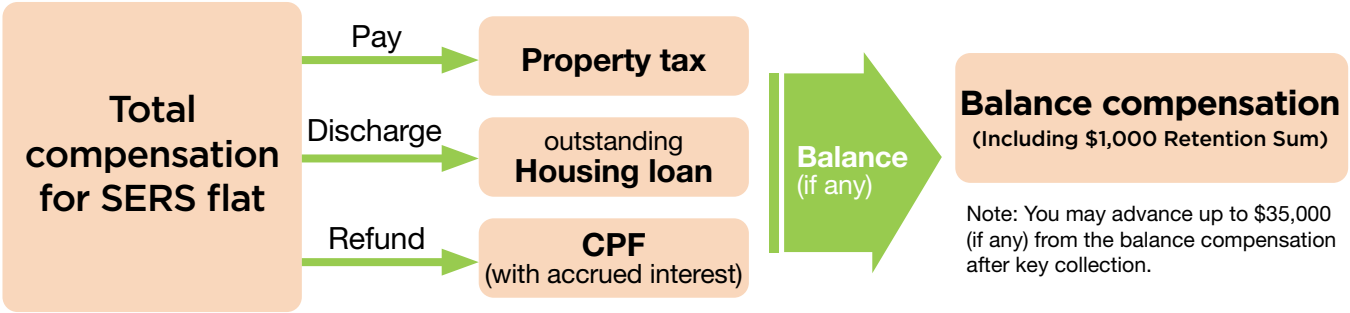
Example for a 3-room flat owner		
Internal floor area of existing flat	68 m <sup>2</sup>	
Estimated market value of flat on the 6 <sup>th</sup> storey	\$315,000	
New replacement flat type (Internal floor area)	3-room flat (65 m <sup>2</sup> )	2-room Flexi flat (46 m <sup>2</sup> )
Estimated subsidised selling price of new 99-year lease flat on the 6 <sup>th</sup> storey after \$30,000 SERS grant	\$308,000	\$202,000
Remaining cash and/or CPF	\$7,000	\$113,000

Example for a 4-room flat owner		
Internal floor area of existing flat	92 or 93 m <sup>2</sup>	
Estimated market value of flat on the 6 <sup>th</sup> storey	\$415,000	
New replacement flat type (Internal floor area)	4-room flat (80 m <sup>2</sup> )	3-room flat (65 m <sup>2</sup> )
Estimated subsidised selling price of new 99-year lease flat on the 6 <sup>th</sup> storey after \$30,000 SERS grant	\$402,000	\$308,000
Remaining cash and/or CPF	\$13,000	\$107,000

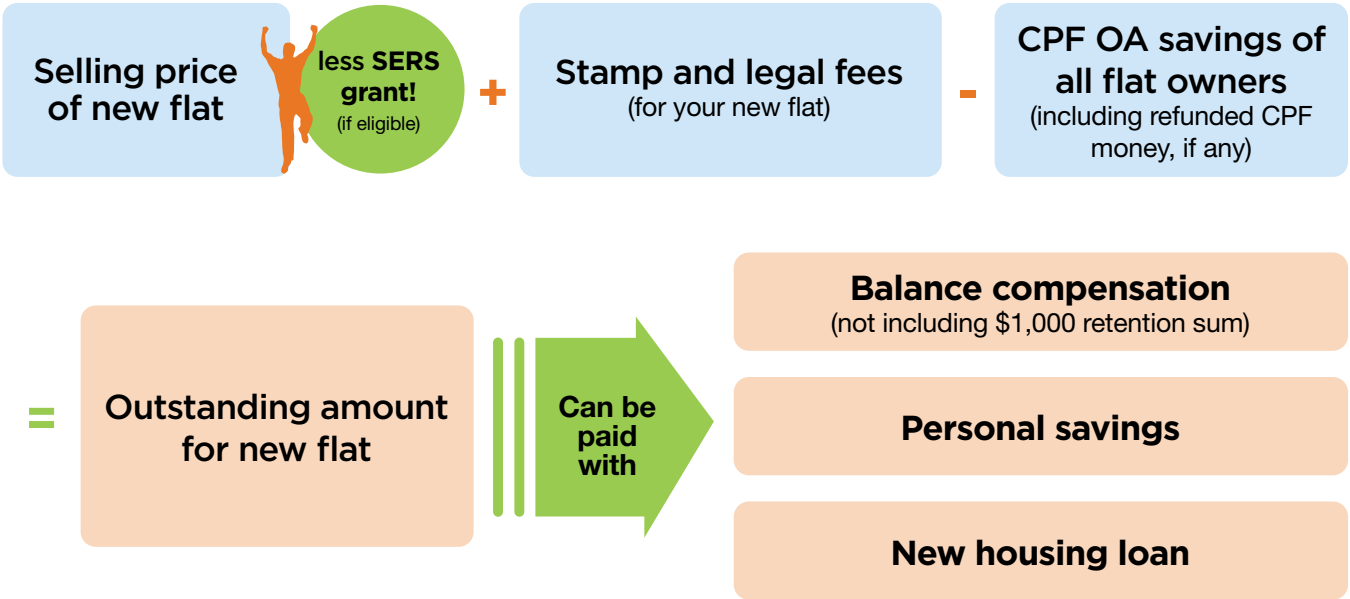
These are examples only. We assume you will use all your CPF refund to buy the new flat, you are eligible for a SERS grant of \$30,000 and there is no outstanding housing loan for your flat. Your actual position will depend on your financial circumstances.

Paying for my new home

You will use your total compensation to pay off what you owe on your SERS flat, before receiving any balance compensation in cash. To help you renovate your new flat, we can give you an advance payment of up to \$35,000 from your balance compensation (after setting aside a \$1,000 retention sum) after you collect the keys to your new flat, and provided you do not need it to pay for the new flat.



Next, you will be able to use all your CPF money (refund and savings) in your CPF Ordinary Account (OA) to pay for your new flat. If you do not have enough CPF money to pay for your new flat, there will be an outstanding amount.



After paying for your new home, you will receive the rest of the balance compensation (if any) as well as the retention sum, when you return your SERS flat.



# Choosing my new home



## Step

1

During the registration exercise, **submit your application based on your eligibility and the type of flat offered**. Your choice on flat type is **final**. If more than one precinct is offered or if there is more than one flat size offered for the flat type, you will select from the available precinct(s) or flat size(s) according to your balloted queue position when booking a flat.

## Step

2

We will carry out a computer ballot to randomly decide on the order in which you are invited to book a new flat. We give all flat owners equal priority.

## Step

3

At your appointed date and time, come down to HDB Hub to book an available flat.



## Q&A Here are some other questions you may have.



### Q1 Can I choose to live close to my neighbours at my new home?

**A** Not a problem! Our **Joint Selection Scheme** allows up to six households to choose new flats on the same day.

If you and your neighbours ask for the Joint Selection Scheme in your flat application, we will issue a single queue number to everyone. Among the households, there will be individual queue sequences. Whether you and your neighbours are able to book new flats which are close to each other, depends on the availability of the flats at the point of selection.

There is no priority given in the selection of new flat.

### Q2 Will I definitely get the type of flat I want?

**A** Allocation of new flats depends on availability. Based on our experience, flat owners have been able to get the type of flat that they have applied for.

### Q3 Can my married child buy a flat at the offered precinct too?

**A** The flats in the offered precinct are currently only for SERS flat owners. If your married child is eligible to buy a flat directly from us (not including non-citizen spouse families), they can consider buying a resale flat in the SERS site. They may then enjoy the SERS rehousing benefits and take up a replacement flat close to you.

# My rehousing options

My Guide to  
a New Beginning  
with SERS

Here are the options you may consider.

Options available	Deadline
<b>1. Take up a new 99-year lease flat in the offered precinct</b>  <b>Using the housing subsidy</b> We will treat buying a replacement flat as one separate housing subsidy.  <b>Buying private property or reselling a replacement flat</b> You are not allowed to buy or acquire an interest in a private property (see note 5 below) after the SERS announcement date. You may buy or acquire an interest in a private property or sell the replacement flat only after living in the replacement flat for at least five years from collecting the keys.  <b>Renting out the replacement flat</b> You (Singapore citizens only) may rent out the whole flat only after living in the replacement flat for at least five years from collecting the keys. You need to get our approval to rent out the whole flat.	<b>1Q 2023</b>
<b>2. Apply for a flat elsewhere with SERS rehousing benefits</b>  You may choose to apply for a flat elsewhere with SERS rehousing benefits under the Build-To-Order (BTO) or Sale of Balance Flats (SBF) exercise, or open booking. For the BTO and SBF exercises, there will be a 10% priority allocation for SERS flat owners, where applicable (see note 6 below). The delivery possession date (DPD) of your BTO or balance flat elsewhere must not be later than 31 Mar 2029.  If you have been shortlisted to book a flat under a BTO or SBF exercise, or booked a flat under open booking, and then decide not to carry on with your public sales application, you will be placed at the back of the selection queue for a new flat at the precinct offered to you under SERS.  <b>Using the housing subsidy</b> We will treat buying a replacement flat elsewhere as one separate housing subsidy.  <b>Buying private property or reselling a replacement flat</b> You are not allowed to buy or acquire an interest in a private property (see note 5 below) after the SERS announcement date. You may buy or acquire an interest in a private property or sell the replacement flat only after living in the replacement flat for at least five years from collecting the keys.  <b>Renting out the replacement flat</b> You (Singapore citizens only) may rent out the whole flat only after living in the replacement flat for at least five years from collecting the keys. You need to get our approval to rent out the whole flat.	<b>31 May 2023</b>
<b>3. Sell or transfer your flat with SERS rehousing benefits (option available from 7 May 2022)</b>  To give you more time to find out the SERS rehousing benefits before deciding to sell or transfer your flat with the SERS rehousing benefits, there will be a one-month freeze on the resale or transfer of your flat. You may grant the Option to Purchase for resale and submit the resale application; or submit your transfer application, from 7 May 2022 to 31 Mar 2023.  <b>Using the housing subsidy</b> We treat selling the SERS flat with SERS rehousing benefits as one separate housing subsidy. If you have bought the SERS flat directly from us or from the open market with a CPF Housing Grant, we will treat you as having had two housing subsidies after selling the SERS flat with SERS rehousing benefits. We will also treat you as having had one SERS benefit.	<b>31 Mar 2023</b>

## Notes

- 5 See page 25 point 4 for more explanation.  
6 See page 25 point 5 for more explanation.



My rehousing options



Options available	Deadline
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**Selling a SERS flat with SERS rehousing benefits**

You are only allowed to sell the SERS flat to families (not including non-citizen spouse families) who are eligible to buy a flat on 99-year lease directly from us. Generally, we will give your flat buyers the same SERS rehousing benefits as you. If you (i) have not met the minimum occupation period for the SERS flat or (ii) have disposed of a private property within 30 months before the SERS announcement date, the buyers will not be given any SERS grant.

You may get a preliminary assessment of the SERS rehousing benefits to be given to your buyers from [www.hdb.gov.sg/eSERS](http://www.hdb.gov.sg/eSERS). If you want to sell the SERS flat, you may ask for a certificate of eligibility for resale (COER) from us before granting the Option to Purchase to the buyers.

**Transferring a SERS flat with SERS rehousing benefits**

If there is a change in your family's circumstances, such as marriage, divorce or demise of an owner, you may transfer the SERS flat to another family member(s) without monetary consideration. Before submitting the transfer application, you and the new owner(s) should consider the eligibility conditions and finances required. Speak to your officer in-charge at the Branch to find out more if you want to transfer your SERS flat to eligible family member(s).

After the transfer is approved, we will assess the SERS rehousing benefits based on the more restrictive set between you and the new owner(s).

**Buying private property**

You may buy or acquire an interest in a private property (see note 5 below) only after the legal completion of the sale or transfer of the SERS flat.

<b>4. Receive ex-gratia payment on top of your compensation instead of SERS rehousing benefits</b>	-
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**Amount of ex-gratia payment**

The payment we offer is \$30,000 plus SERS grant, if you are eligible and provided that you (i) have met the minimum occupation period for the SERS flat and (ii) have not disposed of a private property within 30 months before the date of applying for the payment. If you are not eligible for the SERS grant, it follows that your ex-gratia payment will be \$30,000. We will pay the amount 50% in cash and 50% into the CPF Ordinary Account.

**Using the housing subsidy**

We will treat the payment as one separate housing subsidy. If you have bought the SERS flat directly from us or from the open market with a CPF Housing Grant, we will treat you as having had two housing subsidies after the return of the SERS flat. We will also treat you as having had one SERS benefit.

**Paying the resale levy**

You will have to pay a resale levy based on the type of your SERS flat when buying the next subsidised flat from us or an Executive Condominium from a developer (if eligible).

**Buying private property**

You may buy or acquire an interest in a private property (see note 5 below) only after returning the SERS flat to us.

**Renting a flat from us**

You may apply for a rental flat from us (depending on our rental policy which may change from time to time) only after 30 months from returning the SERS flat.

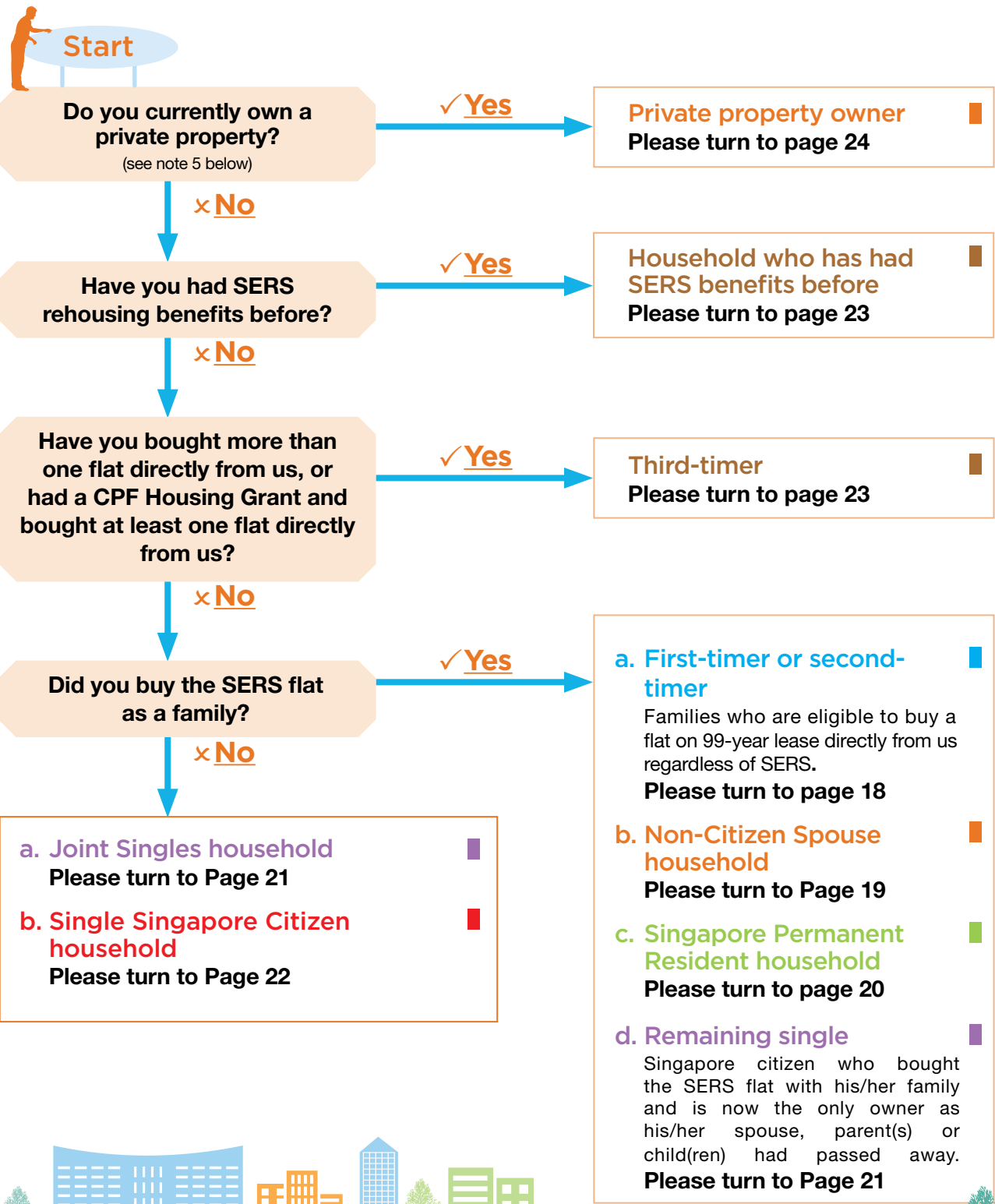
**Restriction on future HDB housing loan**

We will reduce the amount of an HDB housing loan (depending on your eligibility and credit assessment) you take in the future by the ex-gratia amount which you receive in cash.

Note  
5 See page 25 point 4 for more explanation.

My rehousing benefits

Generally, the SERS rehousing benefits (see note 7 below) given are based on the status of the households.



Notes  
5 See page 25 point 4 for more explanation.  
7 See page 25 point 6 for more explanation.



## My rehousing benefits

### First-timer or second-timer

A first-timer household is one that has not bought a flat directly from us, or an Executive Condominium (EC) or Design, Build and Sell Scheme (DBSS) flat from a developer, or taken a CPF Housing Grant or any form of housing subsidy before.

A second-timer household is one that has bought one flat directly from us, an EC or DBSS flat from a developer, or taken a CPF Housing Grant or some form of housing subsidy before.

SERS rehousing benefits		Housing loan eligibility	
<b>SERS grant</b> (see note 4 below)	<b>\$30,000</b> grant to buy a new flat at a subsidised price	<b>If the SERS flat is or was paid for by:</b>	<b>HDB concessionary loan</b>
<b>Type of flat</b>	Up to a new <b>5-room</b> or <b>3Gen</b> flat if you meet the additional eligibility conditions (see note 8 below)		The maximum HDB concessionary loan amount for purchase of the replacement flat will depend on a <b>credit assessment</b> . (see note 11 below)
<b>Waiver of fees</b>	Waiver of administrative and booking fees for the replacement flat		<b>HDB market rate or bank loan</b>
<b>Waiver of premium for first-timer SC/SPR</b> (see note 9 below)	Waiver of \$10,000 premium when buying a flat directly from us	<b>Relevant information</b>	
<b>Deferred payment to us</b>	Delay paying for the new flat until you collect the keys		
Resale levy or premium for new flat (if this applies)		<b>1</b>	First-timers may apply for the <b>Enhanced CPF Housing Grant (EHG)</b> , if eligible. (see note 12 below)
<b>Waiver</b>	We will waive the resale levy or premium if you have bought the SERS flat directly from us or from the open market with a CPF Housing Grant.		
<b>Concessions</b>	You will need to pay the resale levy or premium if you had previously sold a flat bought directly from us or a unit, which can be a resale flat, DBSS flat or EC, bought with a CPF Housing Grant, and had chosen to pay a deferred resale levy or premium (see note 10 below).  We will cap the resale levy or premium at \$30,000. If you have sold your first subsidised flat between July 1985 and May 1997 and chose to pay a premium, you may change the option to pay a resale levy (up to \$30,000), if it is more favourable.  Speak to your SERS Journey Manager to find out more about the different payment options available, including deducting the amount from the SERS compensation.	<b>2</b>	First-timers who have already applied or booked a flat under our BTO or SBF exercise or open booking before the SERS announcement date, may: i. keep the flat application with SERS rehousing benefits; ii. keep the flat application as a public applicant, and sell the SERS flat with SERS rehousing benefits or return the SERS flat for an ex-gratia payment on top of total compensation (with resale levy payable based on the type of SERS flat); thereafter you will be considered to have had two housing subsidies; or iii. cancel the public sales application and take up any option under 'My rehousing options'.  For second-timers, options (i) and (iii) are applicable as well. If you wish to sell the SERS flat with SERS rehousing benefits or return the SERS flat for an ex-gratia payment, you will be considered to have had two housing subsidies and thus, you will have to cancel your public sales application.  We will give you an option form where you can indicate your preferred choice.

#### Notes

- 4 See page 25 point 3 for more explanation.  
8 See page 25 point 7 for more explanation.  
9 SC=Singapore citizen. SPR=Singapore permanent resident. An SC/SPR household is one in which you are a citizen and the other family members listed in the flat application are permanent residents.

- 10 See page 26 point 8 for more explanation.  
11 See page 26 point 9 for more explanation.  
12 See page 27 point 10 for more explanation.



### Non-Citizen Spouse household

This is a household with a Singapore citizen (SC) and a spouse who is neither a Singapore citizen nor a Singapore permanent resident.

SERS rehousing benefits	
<b>SERS grant</b> (see note 4 below)	<b>\$15,000</b> grant to buy a new flat at a subsidised price
<b>Type of flat</b>	Up to a new <b>5-room</b> or <b>3Gen</b> flat if you meet the additional eligibility conditions (see note 8 below)
<b>Waiver of fees</b>	Waiver of administrative and booking fees for the replacement flat
<b>Deferred payment to us</b>	Delay paying for the new flat until you collect the keys

Resale levy or premium for new flat (if this applies)	
<b>Waiver</b>	
We will waive the resale levy or premium if you have bought the SERS flat directly from us or from the open market with a CPF Housing Grant.	
<b>Concessions</b>	
You will need to pay the resale levy or premium if you had previously sold a flat bought directly from us or a unit, which can be a resale flat, DBSS flat or EC, bought with a CPF Housing Grant, and had chosen to pay a deferred resale levy or premium (see note 10 below).	
We will cap the resale levy or premium at \$30,000. If you have sold your first subsidised flat between July 1985 and May 1997 and chose to pay a premium, you may change the option to pay a resale levy (up to \$30,000), if it is more favourable.	
Speak to your SERS Journey Manager to find out more about the different payment options available, including deducting the amount from the SERS compensation.	

Housing loan eligibility	
<b>If the SERS flat is or was paid for by:</b>	<b>HDB concessionary loan</b>
	The maximum HDB concessionary loan amount for purchase of the replacement flat will depend on a <b>credit assessment</b> (see note 11 below)
	<b>HDB market rate or bank loan</b>
	Apply for a bank loan, if you need one

Relevant information	
<b>1</b>	If the SC is below the age of 35 as at the SERS announcement, the non-citizen spouse must have a Long-Term Visit Pass or Work Pass with a validity of at least six months in order to qualify for the \$15,000 SERS grant.
<b>2</b>	If you have not bought a flat directly from us, an EC or DBSS flat from a developer, nor had a CPF Housing Grant or any form of housing subsidy before, you may apply for the <b>Enhanced CPF Housing Grant (EHG)</b> , if eligible (see note 12 below).
<b>3</b>	If you have already applied or booked a flat under our BTO or SBF exercise or open booking before the SERS announcement date, you may:  i. keep the flat application with SERS rehousing benefits; or ii. cancel the public sales application and take up any option under ‘My rehousing options’.
	We will give you an option form where you can indicate your preferred choice.

#### Notes

- 4 See page 25 point 3 for more explanation.  
8 See page 25 point 7 for more explanation.  
10 See page 26 point 8 for more explanation.

- 11 See page 26 point 9 for more explanation.  
12 See page 27 point 10 for more explanation.







## Singapore Permanent Resident household

This is a household with no Singapore citizen owner.

SERS rehousing benefits	
<b>Subsidised selling price</b>	Buy a new flat at a subsidised selling price (no SERS grant)
<b>Type of flat</b>	Up to a new <b>5-room</b> or <b>3Gen</b> flat if you meet the additional eligibility conditions (see note 8 below)
<b>Waiver of fees</b>	Waiver of administrative and booking fees for the replacement flat
<b>Deferred payment to us</b>	Delay paying for the new flat until you collect the keys

### Resale levy or premium for new flat (if this applies)

#### Concessions

You will need to pay the resale levy or premium if you had previously sold a flat bought directly from us or a unit, which can be a resale flat, DBSS flat or EC, bought with a CPF Housing Grant, and had chosen to pay a deferred resale levy or premium (see note 10 below).

We will cap the resale levy or premium at \$30,000. If you have sold your first subsidised flat between July 1985 and May 1997 and chose to pay a premium, you may change the option to pay a resale levy (up to \$30,000), if it is more favourable.

Speak to your SERS Journey Manager to find out more about the different payment options available, including deducting the amount from the SERS compensation.

Housing loan eligibility
Apply for a bank loan, if you need one

### Relevant information

- 1 If (a) any family member (at least 21 years old) gets Singapore citizenship and is included as a joint applicant for the replacement flat before you collect the keys and (b) the household meets all eligibility conditions to buy a flat on 99-year lease directly from us, your household will receive a SERS grant of \$30,000 and may qualify for an HDB concessionary housing loan. The maximum loan granted will depend on a **credit assessment** (see note 11 below).
- 2 You cannot rent out the whole replacement flat.
- 3 If you buy or acquire an interest in a private property after fulfilling the required minimum occupation period for the replacement flat, you will have to dispose of your flat within 6 months from buying the private property.



#### Notes

- 8 See page 25 point 7 for more explanation.  
10 See page 26 point 8 for more explanation.  
11 See page 26 point 9 for more explanation.

## Remaining Single and Joint Singles households

A remaining single is a Singapore citizen who bought the SERS flat with his/her family and is now the only owner as his/her spouse, parent(s) or child(ren) had passed away.

A joint singles household is one that comprises two or more single Singapore citizen owners.

SERS rehousing benefits	
<b>SERS grant</b> (see note 4 below)	<b>\$30,000</b> grant to buy a new flat at a subsidised price
<b>Type of flat</b>	Up to a new <b>4-room</b> flat or the <b>same</b> type as the SERS flat, whichever is bigger
<b>Waiver of fees</b>	Waiver of administrative and booking fees for the replacement flat
<b>Deferred payment to us</b>	Delay paying for the new flat until you collect the keys

### Resale levy or premium for new flat (if this applies)

#### Waiver

We will waive the resale levy or premium if you have bought the SERS flat directly from us or from the open market with a CPF Housing Grant.

#### Concessions

You will need to pay the resale levy or premium if you had previously sold a flat bought directly from us or a unit, which can be a resale flat, DBSS flat or EC, bought with a CPF Housing Grant, and had chosen to pay a deferred resale levy or premium (see note 10 below).

We will cap the resale levy or premium at \$30,000. If you have sold your first subsidised flat between July 1985 and May 1997 and chose to pay a premium, you may change the option to pay a resale levy (up to \$30,000), if it is more favourable.

Speak to your SERS Journey Manager to find out more about the different payment options available, including deducting the amount from the SERS compensation.

Housing loan eligibility	
<b>If the SERS flat is or was paid for by:</b>	<b>HDB concessionary loan</b>
	The maximum HDB concessionary loan amount for purchase of the replacement flat will depend on a <b>credit assessment</b> (see note 11 below)
	<b>HDB market rate or bank loan</b>
	Apply for a bank loan, if you need one

### Relevant information

- 1 If you have not bought a flat directly from us, an EC or DBSS flat from a developer, nor had a CPF Housing Grant or any form of housing subsidy before, you may apply for the **Enhanced CPF Housing Grant (EHG)**, if eligible (see note 12 below).
- 2 If you have already applied or booked a flat under our BTO or SBF exercise or open booking before the SERS announcement date, you may:
  - keep the flat application with SERS rehousing benefits; or
  - cancel the public sales application and take up any option under 'My rehousing options'.
 We will give you an option form where you can indicate your preferred choice.



#### Notes

- 4 See page 25 point 3 for more explanation.  
10 See page 26 point 8 for more explanation.

- 11 See page 26 point 9 for more explanation.  
12 See page 27 point 10 for more explanation.



## Single Singapore Citizen household

A single Singapore citizen household is one where the owner bought the SERS flat as a single.

SERS rehousing benefits	
<b>SERS grant</b> (see note 4 below)	<b>\$15,000</b> grant to buy a new flat at a subsidised price
<b>Type of flat</b>	Up to a new <b>3-room</b> flat or the <b>same</b> flat type as the SERS flat, whichever is bigger
<b>Waiver of fees</b>	Waiver of administrative and booking fees for the replacement flat
<b>Deferred payment to us</b>	Delay paying for the new flat until you collect the keys

Resale levy or premium for new flat (if this applies)
<b>Waiver</b>

We will waive the resale levy or premium if you have bought the SERS flat directly from us or from the open market with a CPF Housing Grant.

<b>Concessions</b>
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You will need to pay the resale levy or premium if you had previously sold a flat bought directly from us or a unit, which can be a resale flat, DBSS flat or EC, bought with a CPF Housing Grant, and had chosen to pay a deferred resale levy or premium (see note 10 below).

We will cap the resale levy or premium at \$30,000. If you have sold your first subsidised flat between July 1985 and May 1997 and chose to pay a premium, you may change the option to pay a resale levy (up to \$30,000), if it is more favourable.

Speak to your SERS Journey Manager to find out more about the different payment options available, including deducting the amount from the SERS compensation.

Housing loan eligibility	
<b>If the SERS flat is or was paid for by:</b>	<b>HDB concessionary loan</b>
	The maximum HDB concessionary loan amount for purchase of the replacement flat will depend on a <b>credit assessment</b> (see note 11 below)
	<b>HDB market rate or bank loan</b>
	Apply for a bank loan, if you need one

### Relevant information

- If (a) you then include (i) parents or children in your application to form a family unit, or (ii) are legally married before collecting the keys and (b) the household meets all eligibility conditions to buy a flat on 99-year lease directly from us (not including non-citizen spouse families), we will change the SERS rehousing benefits more favourably so your household is eligible to buy up to a 5-room flat with a \$30,000 SERS grant.
- If you have not bought a flat directly from us, an EC or DBSS flat from a developer, nor had a CPF Housing Grant or any form of housing subsidy before, you may apply for the **Enhanced CPF Housing Grant (EHG)**, if eligible (see note 12 below).
- If you have already applied or booked a flat under our BTO or SBF exercise or open booking before the SERS announcement date, you may:
  - keep the flat application with SERS rehousing benefits; or
  - cancel the public sales application and take up any option under 'My rehousing options'.
 We will give you an option form where you can indicate your preferred choice.
- If you own a 3-room flat with an internal floor area of at least 10% bigger than the internal floor area of a 3-room new flat at the designated replacement site, you may buy up to a 4-room new flat at the designated replacement site. If you apply for a flat elsewhere under BTO or SBF exercise or open booking, you can only buy up to a 3-room new flat.

#### Notes

- 4 See page 25 point 3 for more explanation.  
10 See page 26 point 8 for more explanation.

- 11 See page 26 point 9 for more explanation.  
12 See page 27 point 10 for more explanation.

## Third-timer and household who has had SERS benefits before

A third-timer household is one that has bought more than one flat directly from us, or had a CPF Housing Grant and bought at least one flat directly from us.

A household who has had SERS benefits before is one whose previous flat had been announced for SERS and had enjoyed the SERS rehousing benefits then.

SERS rehousing benefits	
<b>Subsidised selling price</b>	Buy a new flat at a subsidised selling price (no SERS grant)
<b>Type of flat</b>	Up to a new <b>3-room</b> flat (for singles), <b>4-room</b> flat (for remaining singles and joint singles), <b>5-room</b> flat (for families) or <b>3Gen</b> flat if you meet the additional eligibility conditions (see note 8 below), or the same flat type as the SERS flat, whichever is bigger
<b>Waiver of fees</b>	Waiver of administrative and booking fees for the replacement flat
<b>Deferred payment to us</b>	Delay paying for the new flat until you collect the keys

Resale levy or premium for new flat (if this applies)
<b>Concessions</b>

The resale levy or premium does not apply to third-timers who would have already paid a resale levy or premium before.

For second-timers who have had SERS benefits before, you will need to pay the resale levy or premium if you had previously sold a flat bought directly from us or a unit, which can be a resale flat, DBSS flat or EC, bought with a CPF Housing Grant, and had chosen to pay a deferred resale levy or premium (see note 10 below).

We will cap the resale levy or premium at \$30,000. If you have sold your first subsidised flat between July 1985 and May 1997 and chose to pay a premium, you may change the option to pay a resale levy (up to \$30,000), if it is more favourable.

Speak to your SERS Journey Manager to find out more about the different payment options available, including deducting the amount from the SERS compensation.

#### Notes

- 8 See page 25 point 7 for more explanation.  
10 See page 26 point 8 for more explanation.  
11 See page 26 point 9 for more explanation.

Housing loan eligibility	
<b>If the SERS flat is or was paid for by:</b>	<b>HDB concessionary loan</b>
	The maximum HDB concessionary loan amount for purchase of the replacement flat will depend on a <b>credit assessment</b> (see note 11 below)
	<b>HDB market rate or bank loan</b>
	Apply for a bank loan, if you need one

### Relevant information

- If you have previously had SERS rehousing benefits, you are not allowed to sell your SERS flat on the open market.







Private property owner

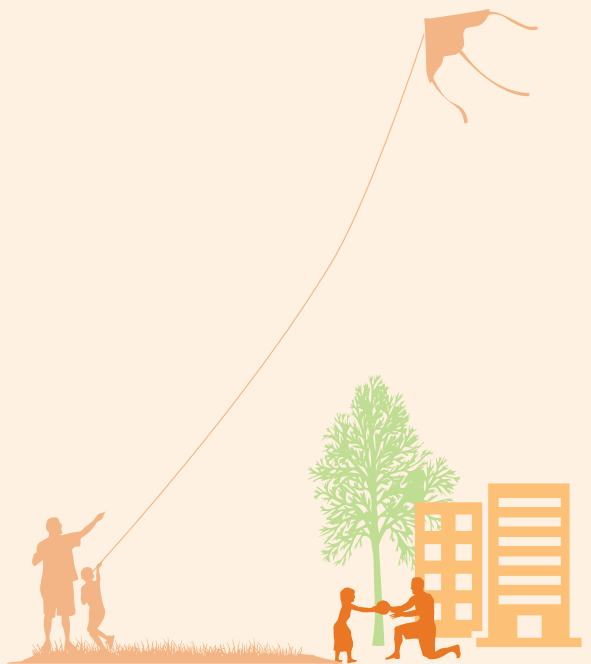
A private property owner is one who owns a private property (see note 5 below) at the time of SERS announcement.

SERS rehousing benefits	
Subsidised selling price	Buy a new flat at a subsidised selling price (no SERS grant)
Type of flat	Up to a new <b>3-room</b> flat (for singles), <b>4-room</b> flat (for remaining singles and joint singles), <b>5-room</b> flat (for families) or <b>3Gen</b> flat if you meet the additional eligibility conditions (see note 8 below), or the same type as the SERS flat, whichever is bigger
Waiver of fees	Waiver of administrative and booking fees for the replacement flat
Deferred payment to us	Delay paying for the new flat until you collect keys

Resale levy or premium for new flat (if this applies)
<b>Waiver</b>
We will waive the resale levy or premium if you have bought the SERS flat directly from us or from the open market with a CPF Housing Grant.
<b>Concessions</b>
You will need to pay the resale levy or premium if you had previously sold a flat bought directly from us or a unit, which can be a resale flat, DBSS flat or EC, bought with a CPF Housing Grant, and had chosen to pay a deferred resale levy or premium (see note 10 below).
We will cap the resale levy or premium at \$30,000. If you have sold your first subsidised flat between July 1985 and May 1997 and chose to pay a premium, you may change the option to pay a resale levy (up to \$30,000), if it is more favourable.
Speak to your SERS Journey Manager to find out more about the different payment options available, including deducting the amount from the SERS compensation.

Notes  
5 See page 25 point 4 for more explanation.  
8 See page 25 point 7 for more explanation.  
10 See page 26 point 8 for more explanation.

Housing loan eligibility
Apply for a bank loan, if you need one
Relevant information
1 If you buy a new flat at the replacement site or a new flat elsewhere under a BTO or SBF exercise or open booking, you must live in the new flat after its completion while keeping the private property for investment.



More explanation



1. Stamp and legal fees

Table 1: Scale of fees

Stamp and legal fees	Scale of fees based on market value of your SERS flat
Agreement for lease (original) on selling price of flat	1% for first \$180,000, 2% for next \$180,000, 3% for the next \$640,000 and 4% after this
Registration fees	\$38.30
Legal fees (subject to prevailing GST)	\$27 for first \$30,000, \$21.60 for next \$30,000 and 0.06% after this. There shall be a minimum charge of \$20.

2. Fixtures and fittings

Fixtures and fittings are items such as windows, doors, gates, grilles, built-in cabinets, built-in wardrobes, air-conditioners, ceiling fans, water heater and so on.

3. SERS grant

We will distribute the SERS grant equally among eligible Singapore citizens who own a SERS flat (regardless of the manner of holding) and buy a replacement flat from us. We will credit the grant to your CPF Ordinary Account as part of your CPF savings. You can only use the SERS grant to pay for the replacement flat. On selling or transferring the replacement flat, the grant (with interest) will be returned to your CPF account.

We will recover the SERS grant (with interest) from you if the application for the replacement flat is cancelled.

4. Private property

Private property refers to any property (flat, house, building or land) other than the SERS flat (whether residential or otherwise, including but not limited to privatised HUDC flats and Executive Condominiums, properties outside Singapore, properties acquired by gift or inheritance and properties owned, acquired or disposed through nominees).

You (including spouse, occupiers and existing private property owners) can only buy or acquire an interest in a private property (local or overseas) after you have met the minimum occupation period (MOP) of the replacement flat. Otherwise, you may not be able to buy or keep the replacement flat.

5. 10% priority allocation

We set aside up to 10% of the flats offered in a BTO or SBF exercise for priority allocation under the Resettlement, Relocation, SERS and Tenants' Priority Scheme, for eligible households. This does not include flats launched under the Prime Location Public Housing model or under open booking.

Under this priority scheme, if the number of applications that we receive is within 10% of the flat supply, all applicants will be able to book a flat. The order in which we invite applicants to book their flat will be decided in a ballot with the other public applicants. The selling prices of the HDB flats will be the same as that offered to public applicants.

6. Eligibility for SERS rehousing benefits

SERS rehousing benefits will be offered to flat owners who are eligible to retain their SERS flat and fulfil all other prevailing conditions. Flat owners will **not** be eligible for the SERS rehousing benefits, if they have infringed the Housing & Development Act before or after the SERS announcement.

7. 5-room flat and 3Gen flat

**5-room and 3Gen flats are offered at selected SERS replacement precincts only.**

To qualify for a 3Gen flat, you need to:

- form a multi-generation family by including your parent(s) or married child as co-applicants or occupiers in the replacement flat; and
- have at least one parent or the married child who is a Singapore citizen or permanent resident.



More explanation



3Gen flat owners cannot rent out any bedrooms within 5 years from collecting the keys.  
3Gen flats can only be resold in the open market (upon meeting the required minimum occupation period) to other eligible multi-generation families.

8. EC projects

If you had previously sold an EC bought from a developer where the land sale was launched on or after 9 Dec 2013, you will need to pay the resale levy, even if the EC was bought without a CPF Housing Grant.

If you have already applied or booked an EC before the SERS announcement date and wish to keep the application as a public applicant, you can sell the SERS flat with SERS rehousing benefits only if you are a first-timer and not applying for a CPF Housing Grant for the EC purchase.

9. HDB credit assessment

The housing loan that can be offered will depend on the following:

- applicants' age, monthly income and financial situation;
- loan repayment period which is capped at 25 years, or up till the applicant is 65 years old, or remaining lease of the flat at the point of flat application minus 20 years, whichever is shorter;
- monthly instalment which is capped at 30% of applicant's monthly income;
- prevailing interest rate which is pegged at 0.1% above the CPF Ordinary Account (OA) interest rate (depending on a review every three months);
- loan limit which is up to 85% of the purchase price (or pro-rated accordingly if the remaining lease does not cover the youngest buyer/applicant to the age of 95 at the point of flat application);
- amount of savings in the applicants' CPF OA. Applicants may use their savings in their CPF OA to pay the stamp and legal fees, as well as premium for the CPF Home Protection Insurance (if this applies). You also have the option of retaining up to \$20,000 in your CPF OA. The rest of the available CPF OA balance must be used for the flat purchase, before an HDB housing loan is disbursed.

If you are applying for a second or subsequent HDB concessionary loan, you must use the following to buy the replacement flat:

- all available money in your CPF OA with the option of retaining up to \$20,000 in your CPF OA; and
- up to 50% of the balance compensation. You may keep, the advance payment from your balance compensation or half of the cash proceeds, whichever is more, subject to maintaining a minimum retention sum of \$1,000.

Table 2: Example of a 3-room flat owner buying a replacement flat

Cash Flow	Example 1	Example 2	Example 3
Balance compensation	\$20,000	\$50,000	\$80,000
Retention sum	\$1,000	\$1,000	\$1,000
Remaining balance compensation	\$19,000	\$49,000	\$79,000
You keep (advance payment of up to \$35,000 or 50% of remaining balance compensation, if this applies)	\$19,000 (100% of net cash proceeds)	\$35,000	\$39,500 (50% of net cash proceeds)
Amount to reduce 2 <sup>nd</sup> concessionary loan	Nil	\$14,000	\$39,500

If you are eligible and want to get an HDB concessionary loan to buy a replacement flat, you need to get an HDB loan eligibility (HLE) letter. When we serve the compensation notice on you, we will invite you to apply for an HLE letter.

You will not be allowed to get another housing loan from us within 30 months from the date of purchase of the replacement flat.



10. Enhanced CPF Housing Grant (EHG)

Eligible first-timer families and households under the Joint Singles Scheme may apply for the EHG if their average gross monthly household income for 12 months before applying for a replacement flat is \$9,000 or less. First-timer households under the Non-Citizen Spouse Scheme, Remaining Single and Single Singapore Citizen Scheme may also apply (if eligible) and the qualifying income is set at \$4,500.

At least one flat applicant must be in continuous employment for 12 months prior to the flat application, and still be employed at the time of application. The EHG is on top of the SERS grant given when buying a subsidised replacement flat. The EHG amount depends on the average gross monthly income for the 12 months prior to the flat application, as set out in the following table.

Table 3: Enhanced CPF Housing Grant amount by household income bracket

First Timer families and households under Joint Singles Scheme		First Timer households under Non-Citizen Spouse Scheme, Remaining Single and Single Singapore Citizen Scheme	
Average gross monthly household income*	Grant Amount#	Average gross monthly household income*	Grant Amount#
\$1,500 or less	\$80,000	\$750 or less	\$40,000
\$1,501 to \$2,000	\$75,000	\$751 to \$1,000	\$37,500
\$2,001 to \$2,500	\$70,000	\$1,001 to \$1,250	\$35,000
\$2,501 to \$3,000	\$65,000	\$1,251 to \$1,500	\$32,500
\$3,001 to \$3,500	\$60,000	\$1,501 to \$1,750	\$30,000
\$3,501 to \$4,000	\$55,000	\$1,751 to \$2,000	\$27,500
\$4,001 to \$4,500	\$50,000	\$2,001 to \$2,250	\$25,000
\$4,501 to \$5,000	\$45,000	\$2,251 to \$2,500	\$22,500
\$5,001 to \$5,500	\$40,000	\$2,501 to \$2,750	\$20,000
\$5,501 to \$6,000	\$35,000	\$2,751 to \$3,000	\$17,500
\$6,001 to \$6,500	\$30,000	\$3,001 to \$3,250	\$15,000
\$6,501 to \$7,000	\$25,000	\$3,251 to \$3,500	\$12,500
\$7,001 to \$7,500	\$20,000	\$3,501 to \$3,750	\$10,000
\$7,501 to \$8,000	\$15,000	\$3,751 to \$4,000	\$7,500
\$8,001 to \$8,500	\$10,000	\$4,001 to \$4,250	\$5,000
\$8,501 to \$9,000	\$5,000	\$4,251 to \$4,500	\$2,500

Note

# Remaining lease of flat must be 20 years or more. Flat must have sufficient lease to cover the youngest buyer and spouse to the age of 95. Otherwise, the household will enjoy a pro-rated EHG.

\* Based on (i) your income; or (ii) half the average monthly household income over 12 months before applying to buy the flat if the household is under Non-Citizen Spouse Scheme or is made up of a first-timer and a second-timer applicant.

First-timers who buy a 2-room Flexi flat on a short lease of between 15 and 45 years are eligible for the EHG.

Young couples buying a replacement flat may defer the income assessment for the EHG and HDB housing loan until their key collection appointment, if eligible.



# Important information



Here are some important information to take note of in your SERS journey.

Page No.	Things to Note	
-	General	Do update HDB of any change(s) to your household particulars.
14	Registration	Your choice of flat type at the registration exercise, based on your eligibility and the flat types offered, is final.
	Joint Selection Scheme	Up to six households can jointly select new flats on the same day. However, there is no priority given for flat selection.
15	Public sales exercises	If you have been shortlisted to book a flat under a Build-To-Order (BTO) or Sale of Balance Flats (SBF) exercise, or booked a flat under open booking but decide not to carry on with your application, you can still choose to buy a new flat at the designated replacement site but will be placed at the back of the selection queue.
	Minimum Occupation Period	You can sell the replacement flat or rent out the whole unit (for Singapore citizens only, subject to approval) after living in it for at least five years from key collection.
15 & 16	Housing subsidy enjoyment	You will be treated as having enjoyed one housing subsidy if you buy a new flat with your SERS rehousing benefits, sell your SERS flat with rehousing benefits or receive ex-gratia payment on top of your SERS compensation.
	Private property purchase	You (including spouse, occupiers and existing private property owners) cannot buy or acquire an interest in any private property (local or overseas) on or after the SERS announcement, until you meet certain conditions. Do refer to pages 15 and 16 for more details.
22	Single Singapore citizens (Flat type eligibility)	<p>You can buy up to a 4-room new flat at the designated replacement site, if you own a 3-room flat with an internal floor area which is at least 10% bigger than the internal floor area of a 3-room new flat at the designated replacement site.</p> <p>However, you can only buy up to a 3-room new flat if you apply for a flat elsewhere under a BTO or SBF exercise or open booking.</p>
25	3Gen flats	Do take note of the conditions (see page 25 point 7) to qualify for a 3Gen flat.
26	HDB concessionary loan	<p>If you are applying for a second or subsequent HDB concessionary loan, you need to use:</p> <ul style="list-style-type: none"><li>• All available money in your CPF Ordinary Account (OA), with the option to retain up to \$20,000; and</li><li>• Up to 50% of the balance compensation. You may keep the advance payment from your balance compensation or half of the cash proceeds, whichever is more, subject to maintaining a minimum retention sum of \$1,000.</li></ul>

# Disclaimer



1. HDB owns the copyright in all information, maps and plans of this Guide.
2. The content provided in this Guide is not intended to form part of any offer or contract for the SERS compensation to be made or for the sale of new flat units. They are provided for your general information only, and are not representations of fact.
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6. This Guide is also available in Chinese, Malay and Tamil. In the event of any conflict or inconsistency between the information provided in the different versions, the English version shall be given precedence.









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