

ADMINISTRATIVE DETAILS FOR AUGUST 2021 BUILD-TO-ORDER (BTO) EXERCISE

Submission of Application

Eligible applicants may apply online via HDB's InfoWEB at www.hdb.gov.sg, from **11 August 2021 (Wednesday) to 17 August 2021 (Tuesday)**. An administrative fee of \$10 per application is payable by credit card (MasterCard/ Visa only) or by scanning the QR code using any supporting mobile payment apps.

2 **Each household can only make one application** and must indicate the **town/estate** and **flat type** that they are applying for. HDB will shortlist applicants using a computer ballot, and not on a first-come, first-served basis. Where there are two or more BTO projects offered in the same town/estate, their flat application will be considered for all the projects in the same town/estate, subject to eligibility conditions¹.

3 A couple comprising a first-timer (FT) and a second-timer (ST) will enjoy the same priority in the flat allocation as a couple comprising two FTs. The ST party is liable to pay a resale levy for buying his/her second subsidised flat.

4 A couple comprising a Singapore citizen and a Singapore permanent resident (SC/SPR) will need to pay a premium of \$10,000, in addition to the flat price. If the SPR obtains Singapore citizenship or they have a SC child, they will receive a Citizen Top-Up Grant of \$10,000.

5 FT singles who apply for a 2-room Flexi flat in the non-mature towns under the Single Singapore Citizen (SSC) Scheme will pay \$15,000 more than what a couple will pay. Those who subsequently marry a citizen spouse will receive the CPF Housing Top-Up Grant of \$15,000. Two FT singles who apply for a 2-room Flexi flat in the non-mature towns under the Joint Singles (JS) Scheme will pay the same flat price as what a couple will pay.

6 FT singles can only apply for the 2-room Flexi flats on 99-year lease in the non-mature towns. Seniors aged 55 and above can apply for a 2-room Flexi flat on short lease in any towns/estates.

Allocation of 2-room Flexi Flats

7 At least 40% of the 2-room Flexi flat supply in each BTO project (minimum 100 units) will be made available to seniors aged 55 or above. Under the Senior Priority Scheme (SPS), half of this quota will be set aside for seniors who apply for a flat within 4

¹ The 3-room flats at Hougang Citrine and Kovan WellSpring, both in Hougang Town, have monthly household income ceilings of \$7,000 and \$14,000 respectively [see [Table B\(1\)](#)]. Hence, the applicants with a household income of between \$7,001 and \$14,000 can only book a flat at Kovan WellSpring.

km of their current home or within 4 km of their parents/married child's home. The remaining units will be offered to non-seniors.

8 For 2-room Flexi flats in the non-mature towns offered in a BTO exercise, at least 20% of the non-senior flat supply will be set aside for FT families, up to 30% for ST families, and up to 50% for non-senior FT singles. Any quota not taken up by families will be taken up by FT singles. Eligible families applying for a 2-room Flexi flat on a 99-year lease can also apply for the priority schemes, viz. the Parenthood Priority Scheme (PPS), Married Child Priority Scheme and Assistance Scheme for Second-Timers (Divorced/Widowed Parents), where applicable.

Allocation of 3-room and Bigger Flats

9 For BTO flats in the mature towns/estates of Kallang Whampoa, Queenstown and Tampines, at least 95% of the public flat supply will be set aside for FT families. For BTO flats in the non-mature towns of Hougang and Jurong East, at least 70% (3-room flats) and 85% (4-room and 5-room flats) of the public flat supply will be set aside for FT families. Up to 30% (3-room flats) and 15% (4-room and 5-room flats) of the public flat supply will be set aside for ST families. Out of the 30% quota (3-room flats) for ST families, 5% will be set aside for STs who are divorced or widowed with child(ren) aged 18 or below under the ASSIST.

10 Under the PPS, 30% of the BTO flats will be set aside for FT families who are married couples with SC child(ren) aged 18 or below or expecting a SC child.

Income Ceiling

11 The monthly household income ceilings for the various flat types are set out in Table B1. Please visit [HDB InfoWEB](http://www.hdb.gov.sg/info/web) for the details on the other eligibility conditions.

Table B(1): Income Ceilings for August 2021 BTO Exercise

BTO Projects	2-room Flexi		3-room	4-room	5-room
	Short Lease	99-Year Lease			
Hougang Citrine	\$14,000	\$7,000	\$7,000	\$14,000	\$14,000
Kovan Wellspring	\$14,000	\$7,000	\$14,000	\$14,000	
Toh Guan Grove	\$14,000	\$7,000	\$7,000	\$14,000	
Towner Residences			\$14,000	\$14,000	
Queen's Arc			\$14,000	\$14,000	
Tampines GreenQuartz	\$14,000	\$7,000	\$14,000	\$14,000	\$14,000
Tampines GreenJade				\$14,000	\$14,000

Enhanced CPF Housing Grant (EHG)

12 FT families with an average gross monthly household income of not more than \$9,000 can enjoy an EHG of up to \$80,000, if the flat lease can last the buyers and their respective spouse to the age of 95; otherwise, the EHG will be pro-rated. Similarly, FT singles with an average gross monthly income of not more than \$4,500 can enjoy an EHG of up to \$40,000. Please visit [HDB InfoWEB](#) for the eligibility conditions.

13 Eligible FT couples who are full-time students or National Servicemen, or have completed their studies or National Service in the last 12 months before their flat application, may defer the income assessment for EHG and HDB housing loan till just before key collection.

14 If the EHG amount a FT is eligible for exceeds 95% of the price of the flat he/she has booked, he/she must pay 5% of the price using his/her own CPF and/or cash savings; the balance price can be covered by the EHG. Any excess EHG amount can be used to pay for the additional payment required of singles and SC/SPR households and items under the Optional Component Scheme, or credited into his/her CPF Special Account (SA)/Retirement Account and Medisave Account.

Step-Up CPF Housing Grant

15 ST families who live in:

- a) A subsidised 2-room flats in the non-mature towns and have met the minimum occupation period; or
- b) A public rental flats

may apply to buy a 2-room Flexi flat² or 3-room new flat in the non-mature towns and enjoy a Step-Up CPF Housing Grant of \$15,000. Please visit [HDB InfoWEB](#) for the eligibility conditions.

Priority Schemes for 2-room Flexi to 5-room Flats

16 BTO applicants who meet the respective eligibility conditions may apply for:

- a) Third Child Priority Scheme – a quota of 5% of flat supply.
- b) Married Child Priority Scheme – a quota of up to 30% of the flat supply for FT families, and up to 15% of the flat supply for ST families. Applicants need to have parents/married child who live within 4 km from any of the blocks on offer which have the flat type that the applicants are applying for. First priority is given to those who apply for a flat to live together with their parents/married child, or parents who own a flat in a mature town/estate and apply for a flat in a non-mature town to live near their married child.

² Applicable only to ST families living in public rental flats.

- c) Multi-Generation Priority Scheme – up to 15% of the 2-room Flexi and 3-room flats in a BTO project (minimum 20 units each) for parents and the same number of 2-room Flexi and bigger flats in the same project for their married child.
- d) Tenants' Priority Scheme (TPS), which is applicable only to 2-room Flexi and 3-room flats.

As regards the relocation/resettlement cases, Grassroots Organisation Scheme and acquisition by Singapore Land Authority (SLA), eligible applicants need a recommendation from the relevant authorities. There is a quota of 10% shared by applicants under the TPS, relocation/resettlement, Selective En bloc Redevelopment Scheme, SLA's acquisition and rental flat tenants emplaced on the Fresh Start Housing Scheme.

Additional Ballot Chances

17 Additional ballot chances will be accorded to FT families who have been unsuccessful for two BTO flat applications in the non-mature towns.

Non-Selection of Flat

18 FT families who do not book a flat on two occasions even though there are flats available will have their subsequent flat application(s) moved to the ST category for one year. If they continue not to book a flat on another two occasions after they have been moved to the ST category, they will remain in the ST category for another year. All other applicants who do not book a flat on two occasions will not be able to apply for a flat in the subsequent public sales exercises for one year.

Selection of Flats

19 Applicants' queue positions to book a flat are determined by computer balloting. HDB will shortlist applicants for up to 300% of the flat supply and inform them of their queue positions in Sep 2021. The rest of the applicants will be informed that they are unsuccessful in their applications.

20 The selection for the **August 2021 BTO exercise** will commence in **October 2021**.

21 Applicants are invited to book a flat, subject to availability of flats and ethnic quota when their turn is due. They can check the availability of flats and ethnic quota on the HDB Flat Portal before turning up at the HDB Sales Office on the appointed date to book a flat.

22 An option fee of \$500 is payable to book a 2-room Flexi flat, \$1,000 to book a 3-room flat and \$2,000 to book a 4-room and 5-room flat. The option fee, which forms part of the downpayment, is payable by NETS.

23 Applicants who wish to take out an HDB housing loan for their flat purchase need to produce a valid HDB Loan Eligibility (HLE) letter when they book a flat. Otherwise, they cease to be eligible for an HDB housing loan and are to make their own arrangements to pay for the flat purchase, including taking a home loan (if necessary) from a financial institution regulated by the Monetary Authority of Singapore.

Signing of Agreement for Lease

24 HDB will invite flat buyers to sign the Agreement for Lease within four months after they have booked a flat. Buyers who are taking a housing loan from HDB or FI must pay 10% or 20% of the flat price respectively as the downpayment when they sign the Agreement for Lease. The downpayment is payable by CPF savings and/or cash. Flat buyers who take up a housing loan from an FI must produce a Letter of Offer before signing the Agreement for Lease.

25 The following flat buyers may pay half the downpayment under the Staggered Downpayment Scheme when they sign the Agreement for Lease:

- a) FT married or fiancé/fiancée couples with at least one party aged 30 or below at the time of the flat application.
- b) Flat owners who right-size to a 2-room Flexi (99-year lease) or 3-room flat in the non-mature towns.

The balance purchase price is payable when the flat is ready for key collection.

26 Flat owners aged 55 and above who right-size to a 2-room Flexi or 3-room flat under construction may defer the downpayment until key collection under the Deferred Downpayment Scheme. They pay only the stamp fees and legal fees when they sign the Agreement for Lease. At key collection, they pay the full purchase price of the flat less the option fee paid earlier when they have booked a flat.

Cancellation of Application After Booking a Flat

27 Flat buyers who cancel their booked flat before signing the Agreement for Lease will forfeit the option fee. Those who cancel their booked flat after signing the Agreement for Lease will forfeit 5% of the flat price.

28 For flat buyers who cancel their booked flat, they, their spouses/fiancé/fiancée and essential occupiers listed in the flat application will be barred for one year from applying for or be included as the essential occupiers in an application to:

- a) Buy a flat from HDB or apply for the EHG.

- b) Apply for a CPF Housing Grant and the EHG when they buy a resale flat;
- c) Buy a unit from property developer under the Design, Build and Sell Scheme or Executive Condominium Housing Scheme.
- d) Buy a resale flat which has been announced for the Selective En bloc Redevelopment Scheme.

Collection of Keys

29 Flat owners who are buying a flat from HDB are advised to plan ahead for the sale of their existing flat. After collecting the keys to their new flat, they have up to 6 months to dispose of their existing flat. They may apply for a contra facility or temporary loan when the sale of their existing flat is underway, to complete the purchase of their booked flat and collect the keys. The contra facility or temporary loan is made available after HDB has approved the resale application of the existing flat, and it will be redeemed thereafter using the net sales proceeds of the existing flat.
