

## ADMINISTRATIVE DETAILS FOR NOVEMBER 2021 BUILD-TO-ORDER (BTO) AND SALE OF BALANCE FLATS (SBF) EXERCISE

### Submission of Application

Eligible applicants may apply online via HDB's InfoWEB at [www.hdb.gov.sg](http://www.hdb.gov.sg), from **17 November 2021 (Wednesday) to 23 November 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** for either the BTO or SBF exercise and must indicate the **town/estate** and **flat type/flat application category** 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 conditions.

3 For the SBF exercise, the 5-room, 3Gen and Executive flats, where available, are grouped as one flat application category, i.e. applicants with multi-generation households are allowed to book a 5-room, 3Gen or Executive flat, subject to flat availability and the EIP quota. In addition, multi-generation households balloted with queue positions beyond 300% of the flat supply will be given a chance to select a 3Gen flat if available.

4 The flats in Jurong East and Jurong West in SBF exercise will be grouped for offer under "Jurong East/ West" Town, where applicable. For administration of the Married Child Priority Scheme (MCPS), applicants may apply for 2-room Flexi, 3-room, 4-room or 5-room/ 3Gen/ Executive flats, if their parents/ married children are residing within 4 km from any of the blocks for the respective flat type applied that are offered for sale.

5 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.

6 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.

7 FT singles can only apply for a 2-room Flexi flat in the non-mature towns. Those who apply for a flat under the Single Singapore Citizen (SSC) Scheme will pay \$15,000 more than what a couple will pay. If they marry an SC subsequently, the SC 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.

8 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**

9 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, and the balance will be offered to non-seniors. Half of the former will be set aside under the Senior Priority Scheme (SPS) for seniors who apply for a flat within 4 km of their current home or their parents/married child's home.

10 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), MCPS and Assistance Scheme for Second-Timers (Divorced/ Widowed Parents)(ASSIST), where applicable.

11 Among the 553 units of 2-room Flexi flats offered in the SBF exercise, 146 units have been equipped with senior-friendly fixtures/ fittings or sold on short lease at initial BTO launch. They are offered only to seniors, on a short lease of between 15 and 45 years (in 5-year increment).

12 The remaining 407 units are offered on a 99-year or balance lease, or on a short lease of between 15 and 45 years.

- a) At least 40% of the flat supply will be made available to the seniors, and half of this quota will be set aside for seniors who apply for a unit within 4 km of their current flat or private residential property or within 4 km of their parents/married child's flat or private residential property under the SPS. The remaining units will be offered to non-senior applicants.
- b) For SBF flats in non-mature towns, these will also be opened to eligible singles. At least 90% and up to 5% of the non-senior flat supply will be set aside for FT families and ST families respectively, while up to 5% will be set aside for singles. For SBF flats in the mature towns/estates, at least 95% and up to 5% of the non-senior flat supply are set aside for the FT and ST families respectively.
- c) HDB conducts a balloting of the flat applications received and issues queue numbers up to 300% of the flat supply. Where the flat supply is less than 34 units and there are more seniors and FT families than the flat supply, seniors and FT families will be shortlisted within 100% of the flat supply and thereafter, there may be ST families and non-senior singles shortlisted depending on the balloting.

## Allocation of 3-room and Bigger Flats

13 For BTO flats in the mature towns/estates of Central Area and Kallang Whampoa, 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 West, 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. For the shorter waiting time projects in Tengah and Hougang Olive, at least 70% (for 3-room flats) and 95% (for 4-room and bigger flats) of the public flat supply will be set aside for FT families. When there is a mix of BTO projects with normal and shorter waiting time in the same town/estate, the allocation quota set aside for 4-room and bigger flats will be based on the weighted average of the projects offered.

14 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.

15 HDB will set aside at least 95% of the SBF flat supply for FT families and up to 5% for ST families. HDB conducts a balloting of the flat applications received and issues queue numbers up to 300% of the flat supply. Where the flat supply is less than 20 units and there are more FT families than the flat supply, FT families will be shortlisted within 100% of the flat supply and thereafter, there may be ST families shortlisted depending on the balloting.

## Income Ceiling

16 The monthly household income ceilings for the various flat types are set out in Table D(1) and D(2). Please visit [HDB InfoWEB](#) for the details on the other eligibility conditions.

**Table D(1): Income Ceilings for November 2021 BTO Exercise**

BTO Projects	2-room Flexi		3-room	4-room	5-room
	Short Lease	99-Year Lease			
River Peaks I			\$14,000	\$14,000	
River Peaks II			\$14,000	\$14,000	
Heart of Yew Tee	\$14,000				
Tanjong Tree Residences @ Hougang				\$14,000	\$14,000
Hougang Olive				\$14,000	\$14,000
Nanyang Opal			\$7,000	\$14,000	
Kent Heights	\$14,000	\$7,000		\$14,000	
Parc Glen @ Tengah	\$14,000	\$7,000	\$7,000	\$14,000	\$14,000
Parc Clover @ Tengah	\$14,000	\$7,000	\$7,000	\$14,000	\$14,000

**Table D(2): Income Ceiling for November 2021 SBF Exercise**

Flat Application Category		Monthly Household Income Ceiling	
		Non-Mature Towns	Mature Towns/ Estates
2-room Flexi	Short Lease	\$14,000	\$14,000
	99-year Lease/ remaining lease	\$7,000	\$7,000
3-room flat		\$7,000 or \$14,000 <sup>^</sup>	\$14,000
4-room flat		\$14,000	\$14,000
5-room flat/ Executive flat*		\$14,000	\$14,000
3Gen flat*		\$21,000	\$21,000

Note: \* Executive flats are offered with 5-room and 3Gen flats under one application category.

<sup>^</sup> There are 3 units of 3-room flats with income ceiling of \$14,000. These are:

- a) Punggol – Waterfront I @ Northshore (1 unit), Northshore Cove (1 unit) and Punggol Bayview (1 unit).

### Enhanced CPF Housing Grant (EHG)

17 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.

18 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.

19 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

20 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 flat<sup>1</sup> 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**

21 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. For the projects in River Peaks I and II under the new Prime Location Public Housing Model, a quota of up to 20% of the flat supply is set aside for FT families, and up to 2% 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.

- 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.

Applicants affected by HDB's relocation/resettlement or acquisition by the Singapore Land Authority (SLA), as well as those applying under the Grassroots Organisation Scheme, will be required to furnish a recommendation from the relevant authorities. A combined quota of 10% of the flat supply, will be set aside for TPS, relocation/resettlement, Selective En bloc Redevelopment Scheme, SLA's acquisition and rental flat tenants emplaced on the Fresh Start Housing Scheme, where applicable.

22 The above priority schemes are applicable to SBF applicants as well, except for MGPS.

### **Additional Ballot Chances**

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<sup>1</sup> Applicable only to ST families living in public rental flats.

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

### **Non-Selection of Flat**

24 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**

25 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 December 2021 (BTO) and January 2022 (SBF). The rest of the applicants will be informed that they are unsuccessful in their applications.

26 The selection for the **November 2021 BTO** and **SBF exercise** will commence in **January 2022**.

27 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 to book a flat.

28 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, 5-room, 3Gen or Executive flat. The option fee, which forms part of the downpayment, is payable by NETS.

29 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**

30 HDB will invite flat buyers to sign the Agreement for Lease about 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.

31 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.

32 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**

33 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.

34 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**

35 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.

## **Prime Location Public Housing Model (PLH)**

36 Owners of PLH flats must meet a minimum occupation period (MOP) of ten years, before they can sell their flats on the open market or invest in private residential property (subject to the prevailing relevant policies). Renting out of the whole flat is prohibited, even after the owners have met the MOP.

37 Owners of PLH flats bought directly from HDB will have to pay a percentage of the higher of the resale price or valuation of their flats to HDB, upon the sale of their flats. The percentage payable will be fixed at the point of the flat purchase. Please check the percentage that is applicable to you if you wish to apply for a PLH flat.

38 The subsequent sale of PLH flats on the resale market will also be subject to additional conditions. Resale PLH flats may only be sold to buyers who meet the prevailing eligibility conditions to buy a flat directly from HDB.

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