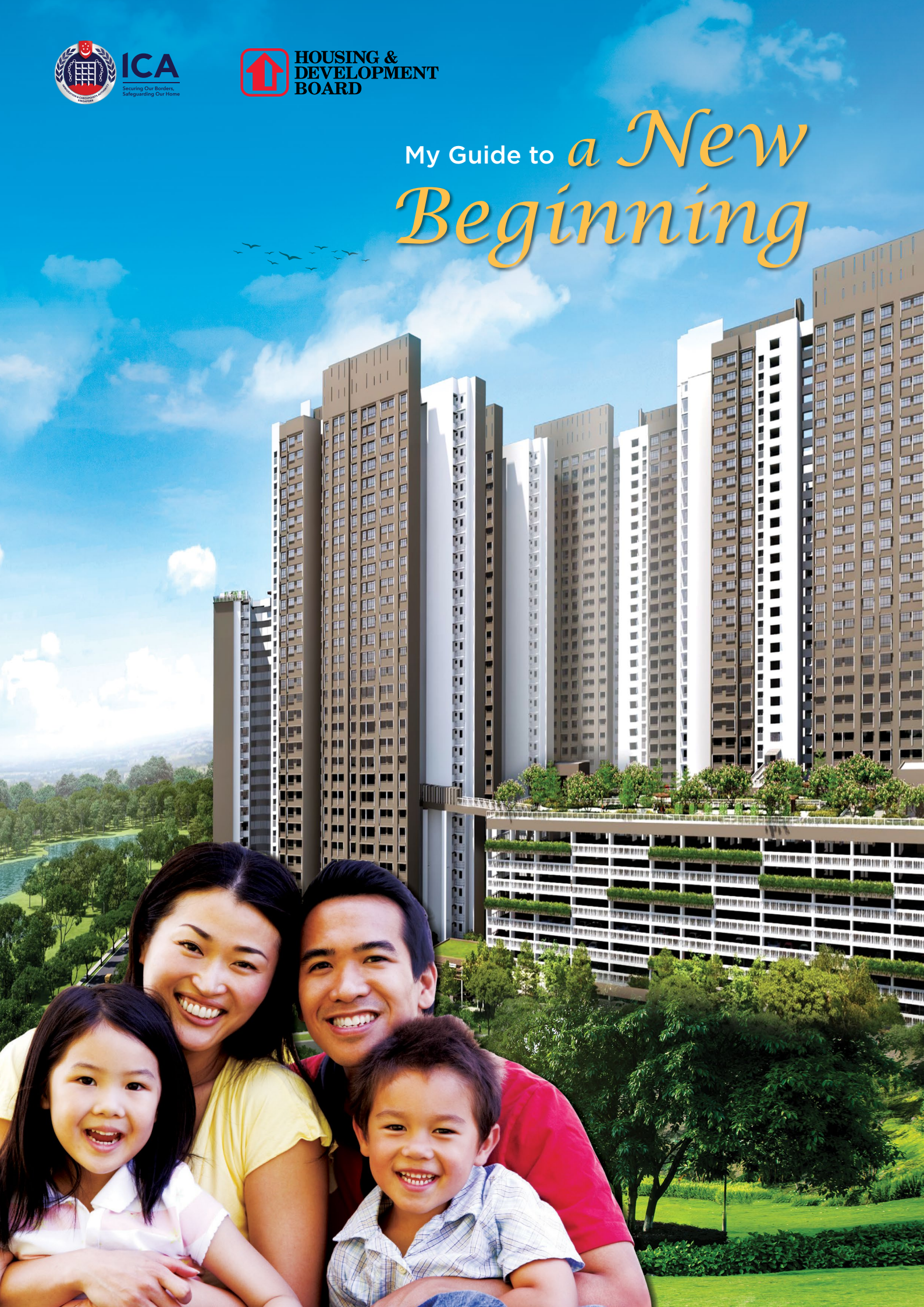
ICA
Securing Our Borders, Safeguarding Our Home

HOUSING & DEVELOPMENT BOARD

My Guide to *a New Beginning*



Our message

Welcome aboard the journey to your brand new home!

The Immigration & Checkpoints Authority (ICA) will be redeveloping Woodlands Checkpoint to meet growing traffic demand and border security needs. To support the redevelopment plans, Blocks 212 to 218 at Marsiling Crescent/Lane will be acquired.

To facilitate your move to a new home, the Government will provide you with the same rehousing benefits as those offered under the Selective En bloc Redevelopment Scheme (SERS). With this, you will have the opportunity to move to a modern home with a new 99-year lease, while continue to live close to your neighbours.

It will be a few years before your new home is ready. Our 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.

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

ICA and HDB

Our contact information:

MyRequest@HDB
www.hdb.gov.sg/MyRequest

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



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My rehousing journey



1 Announcement

26 May 2022

Your flat has been acquired to support the redevelopment of Woodlands Checkpoint. Your rehousing journey begins now.



2 Attending the sharing session

28 to 31 May 2022

We will be holding sharing sessions near you. Come and learn more about your new home!





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.

4 Attending the Collector's Inquiry

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.





5 Receiving your compensation notice

1Q 2023

We will inform you how much compensation you will receive.



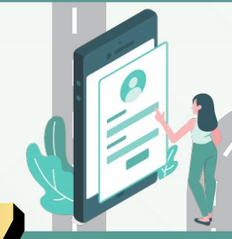


6 Making your rehousing choice

1Q/2Q 2023

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

Do note the various deadlines.



7 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.



8 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!

9 Collecting your keys

1Q/2Q 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 existing 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.





10 Moving Out

2Q/3Q 2028

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

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



11 Celebrating the move

This marks the completion of your rehousing journey. We hope you have a smooth transition to your new home!



My compensation

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

Total compensation = **Market value of existing flat as at announcement date** + **Reasonable expenses**

Market value of existing flat as at announcement date

A licensed private valuer will assess the market value of each flat.

Some of the factors considered are shown below.

Transacted prices of comparable resale flats and

- **Type and size of flat**
- **Storey height**
- **Balance lease**
- **Extent of renovations you have made**
- **Where the flat is facing**

Reasonable expenses

Removal allowance at $10,000 per flat

+

Stamp and legal fees (see note 1 below)
(for buying a flat equivalent in value to your existing flat)

Note
1 See page 25 point 1 for more explanation.

The estimated ranges of compensation for the existing flats are shown below.

Estimated total compensation for 3-room flat owners		
Internal Floor Area	**67 m²**	**74 m²**
Market value	$270,000 to $310,000	$290,000 to $350,000
Reasonable expenses	$13,900 to $14,700	$14,300 to $15,500
Total	**$283,900 to $324,700**	**$304,300 to $365,500**

Estimated total compensation for 4-room flat owners	
Internal Floor Area	**104 to 110 m²**
Market value	$355,000 to $415,000
Reasonable expenses	$15,600 to $17,400
Total	**$370,600 to $432,400**

Estimated total compensation for 5-room flat owners	
Internal Floor Area	**118 m²**
Market value	$420,000 to $530,000
Reasonable expenses	$17,600 to $20,900
Total	**$437,600 to $550,900**

The estimated total compensation for households on the Lease Buyback Scheme and households who own adjoining flats will be provided separately.

! You must not remove the fixtures and fittings (see note 2 below) from your flat as they are included in the valuation.

Note
2 See page 25 point 2 for more explanation.

My new home in Marsiling

Boasting modern architectural designs and lush landscape features, there are 1,103 new flats for you to choose from. Check out the map for the amenities near your new home!

















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.

Get set for a new and vibrant lifestyle!

Served by two neighbourhood centres at Blocks 18 to 21 Marsiling Lane and Blocks 301 to 306A Woodlands Street 31 offering a wide range of products and services, including the Marsiling Lane Market and Cooked Food Centre, you can be sure that your family's day-to-day needs are well taken care of.

Explore the charms of Marsiling Mall or shop to your heart's content at Causeway Point, which are mere minutes away. Get around quickly and easily via the Marsiling MRT station (North-South Line) and Woodlands MRT Station (North-South and Thomson-East Coast lines), Bukit Timah Expressway (KPE), efficient bus services and well-connected roads.



Get set for an active lifestyle at Woodlands ActiveSG Sports Centre, where you can enjoy a wide range of sports facilities, including a gym, sports hall and a swimming complex.

Families with school-going children can enjoy added convenience from many schools in the area. Nature-lovers can unwind in an oasis of calm and tranquillity, at the lush and peaceful Marsiling Park located right next to your home.

Within a tranquil retreat

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.





My new home in Marsiling

Types of flat available

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



Estimated completion: 4Q 2027

New flats at Woodlands Street 13 (1,103 units)

Type of flat (Internal floor area) (see note 3 below)	Estimated subsidised price (before SERS grant) (see note 4 below)
2-room Flexi (36/46 m²)	$98,000 - $160,000
3-room (66 m²)	$184,000 - $255,000
4-room (85 m²)	$285,000 - $349,000
4-room (90 m²)	$291,000 - $388,000
5-room (110 m²)	$405,000 - $502,000

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



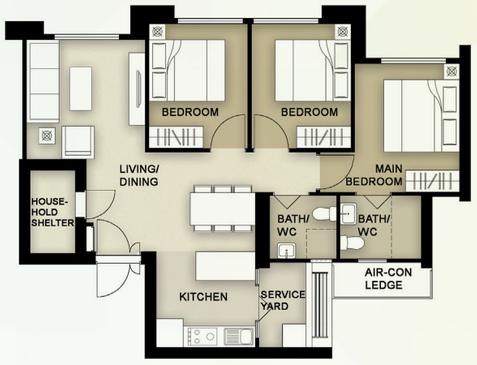
Typical 2-room Flexi floor plan
Approx. Floor Area 38 m²
(Inclusive of Internal Floor Area of 36 m² and Air-Con Ledge)



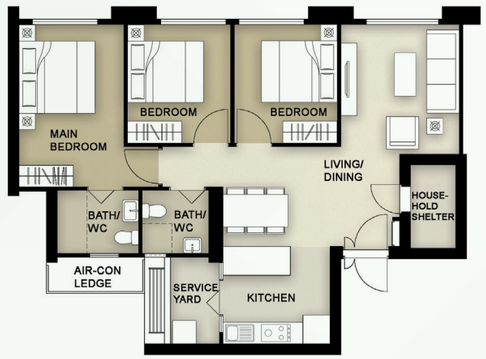
Typical 2-room Flexi floor plan
Approx. Floor Area 48 m²
(Inclusive of Internal Floor Area of 46 m² and Air-Con Ledge)



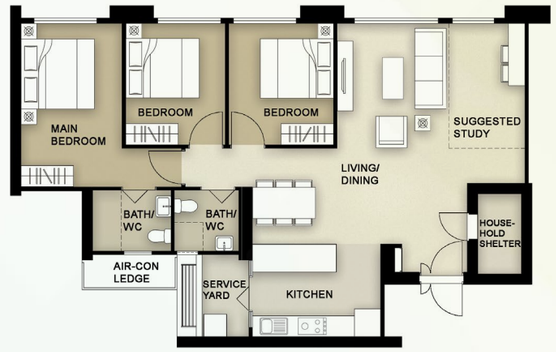
Typical 3-room floor plan
Approx. Floor Area 69 m²
(Inclusive of Internal Floor Area of 66 m² and Air-Con Ledge)



Typical 4-room floor plan
Approx. Floor Area 88 m²
(Inclusive of Internal Floor Area of 85 m² and Air-Con Ledge)



Typical 4-room floor plan
Approx. Floor Area 93 m²
(Inclusive of Internal Floor Area of 90 m² and Air-Con Ledge)

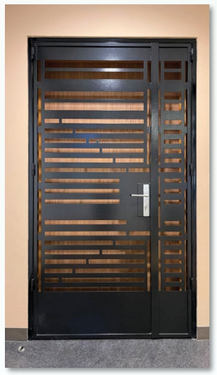


Typical 5-room floor plan
Approx. Floor Area 113 m²
(Inclusive of Internal Floor Area of 110 m² and Air-Con Ledge)

My new home in Marsiling

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

Standard items



Main door and gate



Kitchen/bathroom wall and floor tiles



Wall sockets



Windows

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).

Optional Component Scheme

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!



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 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 m^2)*	2-room Flexi (46 m^2)*	3-room (66 m^2)	4-room (85 m^2)	4-room (90 m^2)	5-room (110 m^2)
Estimated cost for opting in all packages under OCS	$3,100	$3,500	$6,200	$7,900	$8,200	$9,300

* 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 Marsiling

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		
Estimated market value of flat on the 6th storey	$320,000^	
New flat type	**3-room flat**	**2-room Flexi flat**
Estimated subsidised selling price of new 99-year lease flat on the 6th storey after $30,000 SERS grant	$185,000	$110,000*
Remaining cash and/or CPF	**$135,000**	**$210,000**

^ Based on unit with internal floor area of 74 m².
* Based on unit with internal floor area of 46 m².

Example for a 4-room flat owner		
Estimated market value of flat on the 6th storey	$385,000	
New flat type	**4-room flat**	**3-room flat**
Estimated subsidised selling price of new 99-year lease flat on the 6th storey after $30,000 SERS grant	$300,000#	$185,000
Remaining cash and/or CPF	**$85,000**	**$200,000**

Based on unit with internal floor area of 90 m².

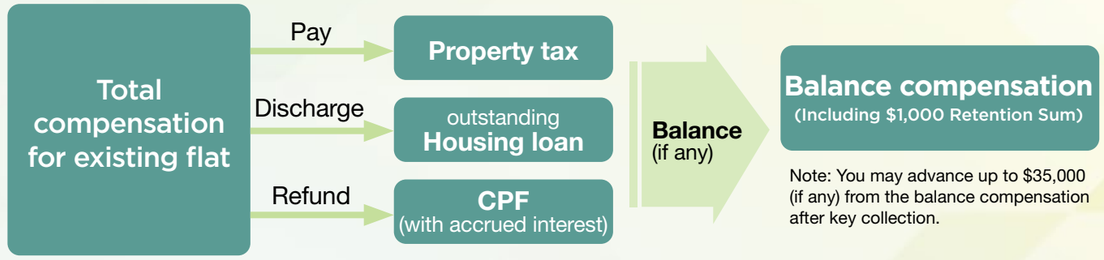
Example for a 5-room flat owner		
Estimated market value of flat on the 12th storey	$475,000	
New flat type	**5-room flat**	**4-room flat**
Estimated subsidised selling price of new 99-year lease flat on the 12th storey after $30,000 SERS grant	$429,000	$321,000*
Remaining cash and/or CPF	**$46,000**	**$154,000**

* Based on unit with internal floor area of 90 m².

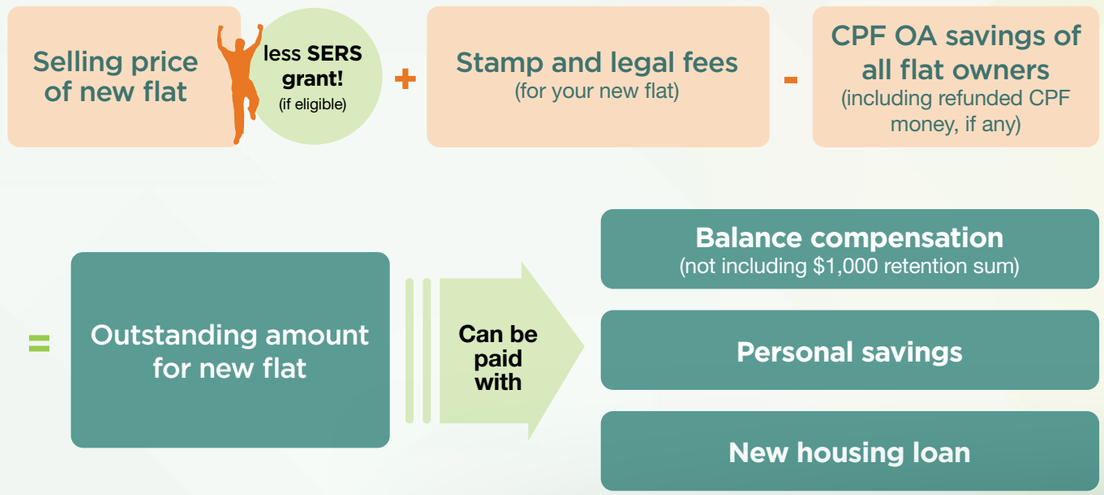
These are examples only. We assume you will use all your CPF refund to buy the new flat, you are eligible for a SERS grant of $30,000 and there is no outstanding housing loan for your flat. Your actual position will depend on your financial circumstances.

Paying for my new home

You will use your total compensation to pay off what you owe on your existing 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 existing 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 neigbours 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 flat owners involved in the acquisition exercise. 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 acquired site. They may then enjoy the rehousing benefits and take up a new flat close to you.

My rehousing options

Here are the options you may consider.

Options available	Deadline
1. Take up a new 99-year lease flat in the offered precinct	**1Q 2023**

Using the housing subsidy
We will treat buying a new flat as one separate housing subsidy.

Buying private property or reselling a new flat
You are not allowed to buy or acquire an interest in a private property (see note 5 below) after the acquisition announcement date. You may buy or acquire an interest in a private property or sell the new flat only after living in the flat for at least five years from collecting the keys.

Renting out the new flat
You (Singapore citizens only) may rent out the whole flat only after living in the new flat for at least five years from collecting the keys. You need to get our approval to rent out the whole flat.

2. Apply for a flat elsewhere with your rehousing benefits	**30 Jun 2023**

You may choose to apply for a flat elsewhere with your 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 flat owners involved in the acquisition exercise, where applicable (see note 6 below). The delivery possession date (DPD) of your BTO or balance flat elsewhere must not be later than 31 Dec 2028**.**

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 offered precinct.

Using the housing subsidy
We will treat buying a new flat elsewhere as one separate housing subsidy.

Buying private property or reselling a new flat
You are not allowed to buy or acquire an interest in a private property (see note 5 below) after the acquisition announcement date. You may buy or acquire an interest in a private property or sell the new flat only after living in the flat for at least five years from collecting the keys.

Renting out the new flat
You (Singapore citizens only) may rent out the whole flat only after living in the new flat for at least five years from collecting the keys. You need to get our approval to rent out the whole flat.

3. Sell or transfer your existing flat with rehousing benefits (option available from 26 Jun 2022)	**30 Apr 2023**

To give you more time to find out about your rehousing benefits before deciding to sell or transfer your existing flat with the 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 26 Jun 2022 to 30 Apr 2023.

Using the housing subsidy
We treat selling the existing flat with rehousing benefits as one separate housing subsidy. If you have bought your existing 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 existing flat with rehousing benefits. We will also treat you as having enjoyed SERS once.

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

My rehousing options

Options available	Deadline
Selling your existing flat with rehousing benefits You are only allowed to sell your existing 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 rehousing benefits as you. If you (i) have not met the minimum occupation period for your existing flat or (ii) have disposed of a private property within 30 months before the acquisition announcement date, the buyers will not be given any SERS grant. You may get a preliminary assessment of the rehousing benefits to be given to your buyers from www.hdb.gov.sg/eSERS. If you want to sell your existing flat, you may ask for a certificate of eligibility for resale (COER) from us before granting the Option to Purchase to the buyers. **Transferring your existing flat with rehousing benefits** If there is a change in your family's circumstances, such as marriage, divorce or demise of an owner, you may transfer your existing 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 existing flat to eligible family member(s). After the transfer is approved, we will assess the 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 your existing flat.	
4. Receive ex-gratia payment on top of your compensation instead of rehousing benefits	-
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 your existing 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 your existing 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 your existing flat. We will also treat you as having enjoyed SERS once. **Paying the resale levy** You will have to pay a resale levy based on the type of your existing 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 your existing 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 your existing 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 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.

Rehousing benefits	
SERS grant (see note 4 below)	**$30,000** grant to buy a new flat at a subsidised price
Type of flat	Up to a new **5-room** or **3Gen** flat if you meet the additional eligibility conditions (see note 8 below)
Waiver of fees	Waiver of administrative and booking fees for the new flat
Waiver of premium for first-timer SC/SPR (see note 9 below)	Waiver of $10,000 premium when buying a flat directly from us
Deferred payment to us	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 your existing 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 Journey Manager to find out more about the different payment options available, including deducting the amount from the compensation.

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

Relevant information

1 First-timers may apply for the **Enhanced CPF Housing Grant (EHG)**, if eligible. (see note 12 below)

2 First-timers who have already applied or booked a flat under our BTO or SBF exercise or open booking before the acquisition announcement date, may:

i. keep the flat application with rehousing benefits;
ii. keep the flat application as a public applicant, and sell the existing flat with rehousing benefits or return the existing flat for an ex-gratia payment on top of total compensation (with resale levy payable based on the type of the existing 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 your existing flat with rehousing benefits or return your existing 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.

Rehousing benefits	
SERS grant (see note 4 below)	**$15,000** grant to buy a new flat at a subsidised price
Type of flat	Up to a new **5-room** or **3Gen** flat if you meet the additional eligibility conditions (see note 8 below)
Waiver of fees	Waiver of administrative and booking fees for the new flat
Deferred payment to us	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 your existing 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 Journey Manager to find out more about the different payment options available, including deducting the amount from the compensation.

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

Relevant information

1 If the SC is below the age of 35 as at the acquisition 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.

2 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).

3 If you have already applied or booked a flat under our BTO or SBF exercise or open booking before the acquisition announcement date, you may:

i. keep the flat application with 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.

My rehousing benefits

Singapore Permanent Resident household

This is a household with no Singapore citizen owner.

Rehousing benefits	
Subsidised selling price	Buy a new flat at a subsidised selling price (no SERS grant)
Type of flat	Up to a new **5-room** or **3Gen** flat if you meet the additional eligibility conditions (see note 8 below)
Waiver of fees	Waiver of administrative and booking fees for the new flat
Deferred payment to us	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 Journey Manager to find out more about the different payment options available, including deducting the amount from the 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 new 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 entire new flat.
3	If you buy or acquire an interest in a private property after fulfilling the required minimum occupation period for the new 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 existing 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.

Rehousing benefits	
SERS grant (see note 4 below)	**$30,000** grant to buy a new flat at a subsidised price
Type of flat	Up to a new **4-room** flat or the **same** type as the existing flat, whichever is bigger
Waiver of fees	Waiver of administrative and booking fees for the new flat
Deferred payment to us	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 your existing 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 Journey Manager to find out more about the different payment options available, including deducting the amount from the compensation.

Housing loan eligibility

If the existing flat is or was paid for by:	**HDB concessionary loan**
	The maximum HDB concessionary loan amount for purchase of the new flat will depend on a **credit assessment** (see note 11 below)
	HDB market rate or bank loan
	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 acquisition announcement date, you may: i. keep the flat application with 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
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 existing flat as a single.

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

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

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

Waiver

We will waive the resale levy or premium if you have bought your existing 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 Journey Manager to find out more about the different payment options available, including deducting the amount from the compensation.

Relevant information

1. 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 rehousing benefits more favourably so your household is eligible to buy up to a 5-room flat with a $30,000 SERS grant.
2. 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).
3. If you have already applied or booked a flat under our BTO or SBF exercise or open booking before the acquisition announcement date, you may:
   i. keep the flat application with 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.
4. If you own an existing 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 offered precinct, you may buy up to a 4-room new flat at the offered precinct. 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.

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

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

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

Concessions

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

Relevant information

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

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.

Private property owner

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

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

Housing loan eligibility

Apply for a bank loan, if you need one

Relevant information

1	If you buy a new flat at the offered precinct 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.

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

Waiver

We will waive the resale levy or premium if you have bought your existing 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 Journey Manager to find out more about the different payment options available, including deducting the amount from the 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.

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 existing 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 citizen flat owners (regardless of the manner of holding) and buy a new 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 new flat. On selling or transferring the new 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 new flat is cancelled.

4. Private property

Private property refers to any property (flat, house, building or land) other than the existing 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 new flat. Otherwise, you may not be able to buy or keep the new 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 rehousing benefits

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

7. 5-room, 3Gen flats and flats launched under Prime Location Public Housing (PLH) model

5-room and 3Gen flats are offered at selected new 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 new flat; and
- have at least one parent or the married child who is a Singapore citizen or permanent resident.

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.

You may choose to apply for a PLH flat elsewhere with rehousing benefits, if you meet the prevailing eligibility conditions for the purchase of a BTO flat.

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 acquisition announcement date and wish to keep the application as a public applicant, you can sell your existing flat with 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 new 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 new 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 2nd concessionary loan	Nil	$14,000	$39,500

If you are eligible and want to get an HDB concessionary loan to buy a new 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 new 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 new 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 new 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 new 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 rehousing 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 offered precinct but will be placed at the back of the selection queue.
	Minimum Occupation Period	You can sell the new 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 rehousing benefits, sell your existing flat with rehousing benefits or receive ex-gratia payment on top of your 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 acquisition announcement, until you meet certain conditions. Do refer to pages 15 and 16 for more details.
22	**Single Singapore citizens (Flat type eligibility)**	You can buy up to a 4-room new flat at the offered precinct, if you own an existing 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 offered precinct. 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.
25	**3Gen flats**	Do take note of the conditions (see page 25 point 7) to qualify for a 3Gen flat.
26	**HDB concessionary loan**	If you are applying for a second or subsequent HDB concessionary loan, you need to use: • All available money in your CPF Ordinary Account (OA), with the option to retain up to $20,000; 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.

Disclaimer

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2. The content provided in this Guide is not intended to form part of any offer or contract for the 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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5. While reasonable care has been taken in providing the information in this Guide, we do not warrant its accuracy. We shall not be responsible in any way for any damage or loss suffered by any person whether directly or indirectly as a result of reliance on the said information or as a result of any error or omission therein. You are advised to conduct your own checks and also speak to your Journey Manager to verify the accuracy, completeness, reliability, currency and/or adequacy of the information in this Guide and the applicability of such information to your particular circumstances before referring to, using and/or relying on any part of the information for any reason.

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.

