

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

Submission of Application

Eligible applicants may apply online via HDB's InfoWEB at www.hdb.gov.sg, from **4 February (Thursday) to 10 February 2021 (Wednesday)**. A \$10 administrative fee is payable by credit card (MasterCard/Visa only) or by scanning the QR code using any of the supporting mobile payment apps such as DBS PayLah!, POSB/DBS Digibank, UOB Mighty and OCBC Pay Anyone. For parents and their married children who apply for BTO flats under the Multi-Generation Priority Scheme, the administrative fee payable for the two flat applications will be \$20.

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, the shortlisted applicants will be offered all the projects in the same town/estate.

3 A couple comprising two first-timers (FTs) or a FT and a second-timer (ST) will enjoy the same priority in the flat allocation. The ST party remains 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) household will need to pay a \$10,000 premium in addition to the flat price. If the SPR spouse subsequently obtains Singapore citizenship or the couple 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 Joint Singles (JS) Scheme will pay the same flat price as what a married couple will pay. FT singles who apply under the Single Singapore Citizen (SSC) Scheme will pay \$15,000 more than what a married couple will pay. Those who subsequently marry a SC spouse will receive a CPF Housing Top-Up Grant of \$15,000.

Allocation of 2-room Flexi Flats

6 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, half of this quota will be set aside for seniors who apply for a flat within 4 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.

7 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 singles. Any quota not taken up by families will be taken up by 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) [ASSIST], where applicable.

8 FT singles can only apply for the 2-room Flexi flats on 99-year leases in the non-mature towns. Senior singles can apply for the 2-room Flexi flats on short leases in the non-mature or mature towns.

9 The 2-room Flexi flats in McNair Heights are only available to seniors on short leases.

Allocation of 3-room and Bigger Flats

10 For the 3-room and bigger BTO flats in the mature towns of Kallang Whampoa and Toa Payoh (Bidadari), at least 95% of the public flat supply will be set aside for FT families. For BTO flats in the non-mature towns of Bukit Batok and Tengah, 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 children aged 18 or below under the ASSIST.

11 Under the PPS, 30% of the BTO flats will be set aside for FTs who are married couples with a SC child aged 18 or below or are expecting a SC child.

Income Ceiling

12 The monthly household income ceilings for the various flat types are set out in Table C(1). Please visit [HDB InfoWEB](#) for the full details on the eligibility conditions.

Table C(1): Income Ceilings for February 2021 BTO Exercise

Projects	Monthly Household Income Ceiling					
	Community Care Apartment	2-room Flexi		3-room	4-room	5-room
		Short Lease	99-Year Lease			
West Hill @ Bukit Batok		\$14,000	\$7,000	\$7,000	\$14,000	\$14,000
Harmony Village @ Bukit Batok	\$14,000					
McNair Heights		\$14,000		\$14,000	\$14,000	
Parc Woods @ Tengah		\$14,000	\$7,000	\$7,000	\$14,000	
Bartley GreenRise				\$14,000	\$14,000	
ParkEdge @ Bidadari					\$14,000	\$14,000
Alkaff Breeze					\$14,000	\$14,000

Enhanced CPF Housing Grant (EHG)

13 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 can last the buyers and their 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.

14 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.

15 If the EHG amount a FT household is eligible for exceeds 95% of the published price of the flat they have booked, they must pay 5% of the price by using their 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 their CPF Special Account/Retirement Account and Medisave Account.

Step-Up CPF Housing Grant

16 ST families who:

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

may apply to buy a 2-room Flexi flat¹ 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

17 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

¹ Applicable only to ST families living in public rental flats.

child, or parents who own a flat in a mature town 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.

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.

Priority Schemes for Community Care Apartments

18 Seniors applying for the Community Care Apartments may apply for:

- a) Priority flat allocation – 60 units are set aside for households with at least one applicant or essential occupier who requires permanent assistance with his/her activities of daily living (ADL)². Applicants will need to state their request for priority flat allocation in their online flat application. The order of priority is as follows:
 - Household with at least one applicant or essential occupier who has permanent moderate disability and requires assistance with at least three ADLs.
 - Household with at least one applicant or essential occupier who has permanent mild disability and requires assistance with at least one ADL.

If the household is not under any of the specified schemes under the Agency for Integrated Care (AIC)³, the applicant has to submit a disability assessment to mohh.cca@mohh.com.sg before the end of the flat application period⁴. Late submissions will not be considered for priority flat allocation.

² These are: (i) washing/showering; (ii) going to the toilet; (iii) getting dressed; (iv) eating; (v) walking/moving around; and (vi) transferring, e.g. moving from bed to a chair or wheelchair and vice versa.

³ These are the Home Caregiving Grant, Pioneer Generation Disability Assistance Scheme, Eldershield and Interim Disability Assistance Programme for the Elderly.

⁴ To submit a disability assessment, please approach a healthcare professional to fill up the Functional Assessment Report, which can be obtained at the HDB InfoWEB or AIC's [website](#).

- b) Joint balloting – Seniors can choose to jointly ballot with a family member or friend who is also applying for a Community Care Apartment. Both households must agree to the joint balloting. One household will first make an online flat application and provide their sales registration number to the second household. The second household will then indicate in their flat application the sales registration number of the first household.

If a senior who qualifies for priority is successfully balloted under the priority flat allocation, his / her family member / friend who does not qualify for priority will also be successfully balloted under the non-priority flat supply.

Additional Ballot Chances

19 Additional ballot chances will be accorded to FT families who have been unsuccessful for two or more BTO flat applications for 2-room Flexi and bigger flats in the non-mature towns, when they apply for a 2-room Flexi or bigger BTO flat in the non-mature towns.

Non-Selection of Flat⁵

20 FT families who do not book a flat on two occasions even though there are flats available will have their subsequent flat applications for a 2-room Flexi to 5-room flat 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 (including a Community Care Apartment) in the subsequent public sales exercises for one year.

Selection of Flats

21 Applicants' queue positions to book a flat are determined by computer balloting. HDB will shortlist applicants for up to 300% of the flat supply. All applicants will be informed of their application outcomes, i.e. either the balloted queue position within 300% of the flat supply or are unsuccessful, in **March 2021**.

22 The selection for the **February 2021 BTO exercise** will commence in **March 2021**.

23 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 InfoWEB before turning up at the HDB Sales Office on the appointed date and time to book a flat. Seniors who are invited to book a Community Care Apartment will need to sign the Basic Service Package Agreement with the operator.

⁵ Including non-selection of a Community Care Apartment.

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

25 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.

26 Applicants without a valid HLE letter when they book a flat will cease to be eligible for an HDB housing loan. They are to make their own arrangements to pay for the flat purchase, including taking a housing loan (if necessary) from a financial institution (FI) regulated by the Monetary Authority of Singapore.

Signing of Agreement for Lease

27 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.

28 The following flat buyers may pay half the downpayment under the Staggered Downpayment Scheme (SDS) 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.

29 Flat owners aged 65 and above who right-size to a Community Care Apartment under construction, and 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. Seniors buying a Community Care Apartment will then also need to pay for the Basic Service Package in cash to the service operator. Those who opt for a partial payment and a monthly fee for the Basic Service Package will need to pay the monthly fee via GIRO.

Cancellation of Application After Booking a Flat⁶

30 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.

31 For flat buyers who cancel their booked flat, they, their spouse/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 (including a Community Care Apartment) 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.
- e) Take over an existing flat via an outright transfer if the flat is one that they are not eligible for in (a), (b), (c) or (d).

Collection of Keys

32 Eligible flat buyers of 2-room Flexi (99-year lease) and bigger flats will be able to take an HDB housing loan of up to the full Loan-to-Value (LTV) limit⁷ at 90%, if the remaining lease (must be 20 years or more) can cover the youngest buyer to the age of 95. Otherwise, the LTV limit will be pro-rated from 90%, based on the extent that the remaining lease can cover the youngest buyer to the age of 95.

33 Similarly, the total savings in CPF Ordinary Account that can be used for property purchase will depend on the extent the remaining lease of the property (must be 20 years or more) can cover the youngest buyer to the age of 95.

34 In addition, flat owners who are buying a flat from HDB may apply for a contra facility or temporary loan when the sale of their existing flat is underway. This will enable them to complete their flat purchase before they complete the sale of their existing flat. They are advised to plan ahead and market their existing flat for sale about six months to

⁶ Including after booking a Community Care Apartment.

⁷ The LTV limit refers to the maximum amount of loan a flat buyer can take up, expressed as a percentage of the lower of the purchase price or flat value. The HDB loan amount granted during key collection takes into consideration of the maximum loan granted in the HDB Loan Eligibility (HLE) letter, as well as buyers' retention of up to \$20,000 per person in their CPF Ordinary Accounts (OAs). After full utilization of the remaining CPF (OA) monies, the required loan amount is disbursed at key collection.

a year before their booked flat is expected to be completed. The contra facility or temporary loan is made available after HDB has approved the resale application of the existing flat, and to be redeemed thereafter using the net sales proceeds of the existing flat.
