

ADMINISTRATIVE DETAILS FOR MAY 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, from **25 May 2021 (Tuesday) to 31 May 2021 (Monday)**. 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. 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** 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.

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 remains 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) 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 citizen child, the couple will receive a Citizen Top-Up Grant of \$10,000.

7 FT singles who apply for a 2-room Flexi flat in 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 citizen spouse will receive the CPF Housing Top-Up Grant of \$15,000.

Allocation of 2-room Flexi Flats

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

9 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), where applicable.

10 FT singles can only apply for the 2-room Flexi flats on 99-year lease 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.

11 Among the 1,217 units of 2-room Flexi flats offered in the SBF exercise, 228 units have been equipped with elderly-friendly fixtures/ fittings or sold on short lease at initial BTO launch. They are offered only to elderly applicants, on a short lease of between 15 and 45 years (in 5-year increment).

12 The remaining 989 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 elderly, and half of this quota will be set aside for elderly 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-elderly 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-elderly 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-elderly 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 elderly and FT families than the flat supply, elderly and FT families will be shortlisted within 100% of the flat supply and thereafter, there may be ST families and non-elderly singles shortlisted depending on the balloting.

Allocation of 3-room and Bigger Flats

13 For BTO flats in mature towns/estate, i.e. Bukit Merah and Geylang, at least 95% of the public flat supply will be set aside for FT families. For BTO flats in non-mature town in Tengah and Woodlands, 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.

14 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 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 C\(1\) and C\(2\)](#). Please visit [HDB InfoWEB](#) for the details on the eligibility conditions.

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

BTO Projects	2-room Flexi		3-room	4-room	5-room
	Short Lease	99-Year Lease			
Telok Blangah Beacon			\$14,000	\$14,000	
MacPherson Weave	\$14,000	\$7,000	\$14,000	\$14,000	
Garden Bloom @ Tengah	\$14,000	\$7,000		\$14,000	\$14,000
Woodgrove Ascent	\$14,000	\$7,000	\$7,000	\$14,000	\$14,000

Table C(2): Income Ceiling for May 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 [^]	\$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.

[^] There are 3 units of 3-room flats with income ceiling of \$14,000. These are:

a) Punggol – Waterfront I @ Northshore (2 units) & Waterfront II @ Northshore (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 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 household is eligible for exceeds 95% of the published price of the flat they have booked, they must pay 5% of the price 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 (SA)/ Retirement Account and Medisave Account.

Step-Up CPF Housing Grant

20 ST families who:

- (a) Live in subsidised 2-room flats 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

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. 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/estate and apply for a flat in a non-mature town to live near their married child.

- c) Multi-Generation Priority Scheme (MGPS) – 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 (GRO) 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.

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

Additional Ballot Chances

23 Additional ballot chances will be accorded to FT families who have been unsuccessful for two or more BTO applications for 2-room Flexi or bigger BTO flat 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 Flat

24 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

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

26 The selection for the **May 2021 BTO exercise** and **SBF exercise** will commence in **July 2021**.

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 on the appointed date to book a flat.

28 Applicants with multi-generation families may book a 5-room or 3Gen flat, subject to availability of flats and ethnic quota. Those with queue positions beyond 300% of the 3Gen flat supply will still be invited to book a 3Gen flat, subject to availability of flats and ethnic quota when their turn is due.

29 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.

30 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.

31 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 home loan (if necessary) from a financial institution (FI) regulated by the Monetary Authority of Singapore.

Signing of Agreement for Lease

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

33 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.

34 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 (DDS). 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

35 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.

36 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.
- 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

37 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) limit² 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.

38 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.

² 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 keys collection takes into consideration of the maximum loan granted in the HDB Loan Eligibility (HLE) letter, as well as buyers' retention of CPF OA up to \$20,000. Upon full utilization of the remaining CPF monies, the actual loan is determined and disbursed during keys collection.

39 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 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 it will be redeemed thereafter using the net sales proceeds of the existing flat.
