

ADMINISTRATIVE DETAILS FOR NOV 2017 BUILD-TO-ORDER (BTO) AND SALE OF BALANCE FLATS (SBF) EXERCISE

Submission of Application

Eligible applicants who are interested in buying a new flat under the BTO exercise or a balance flat under the SBF exercise may submit an application online via HDB's InfoWEB at www.hdb.gov.sg, from **14 Nov 2017 (Tuesday) to 20 Nov 2017 (Monday)**. A \$10 administrative fee is payable by credit card (MasterCard/ Visa only). For parents and married child applying under the Multi-Generation Priority Scheme (MGPS) under the BTO exercise, the administrative fee payable for the combined application is \$20.

2 Applicants without Internet access can visit HDB Hub or any of HDB's Branches to submit their application via the e-Stations or Internet PCs. Applicants who do not own a credit card may come down to the HDB Hub at Toa Payoh to submit an application and pay the administrative fee using their EZ-Link/ NETS FlashPay card. **Each household can only submit 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.

3 BTO applicants interested in flats in Sengkang where there are two BTO projects on offer are not required to specify the project they are interested in. They will be eligible for the flat type in the town applied for, subject to flat availability and the ethnic integration policy (EIP) quota. Applicants who are interested in the Three-Generation (3Gen) flats in Fernvale Glades will be grouped together with applicants for 5-room flats.

4 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.

5 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 in either Jurong East or Jurong West, or within 2 km from any of the blocks for the respective flat type applied that are offered for sale.

Allocation of 2-room Flexi Flats

6 Under the BTO exercise, at least 40% of the 2-room Flexi flat supply in each BTO project (subject to a minimum of 100 units) will be made available to the elderly. Under

the Senior Priority Scheme (SPS), half of this quota will be set aside for the elderly who apply for a unit near their current flat/property or near their married child.

7 The remaining units, will be offered to non-elderly applicants. For BTO projects in non-mature towns, at least 20% of the non-elderly flat supply will be set aside for First-Timer (FT) families, up to 30% for Second-Timer (ST) families, and up to 50% for non-elderly singles. Any flats not taken up by families will be offered to singles. For BTO projects in mature towns/ estates, at least 95% of the non-elderly flat supply will be set aside for FT families and the balance for ST families. Eligible families applying for 99-year lease 2-room Flexi flats can also apply for the priority schemes - Parenthood Priority Scheme (PPS), Married Child Priority Scheme (MCPS) and Assistance Scheme for Second-Timers (Divorced/ Widowed Parents) (ASSIST), where applicable.

8 Eligible FT singles aged 35 or above can apply for the 2-room Flexi flats on 99-year lease in Sengkang in the Nov 2017 BTO exercise, or the balance 2-room Flexi flats on 99-year/ balance lease in the non-mature towns in the Nov 2017 SBF exercise. Depending on their eligibility, elderly singles aged 55 or above can apply for the 2-room Flexi flats on a short lease or 99-year/ balance lease in the non-mature towns in the BTO and SBF exercises. Only eligible elderly singles aged 55 or above can apply for the 2-room BTO Flexi flats on a short lease in Geylang or Tampines, or the balance 2-room Flexi flats on a short lease in the mature towns in the SBF exercise.

9 In this SBF exercise, out of the 759 units of 2-room Flexi flats offered, 238 units are equipped with elderly-friendly fixtures/ fittings and will be offered to elderly buyers on a short lease of between 15 and 45 years.

10 The remaining 521 units will be offered as 2-room Flexi flats on 99-year/ balance lease or short leases.

- (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 near their current flat/property or near their married child 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

11 Under the BTO exercise, at least 70% (for 3-room) and 85% (for 4-room and 5-room) of the public flat supply in the non-mature town, i.e. Punggol and Sengkang, will be set aside for FT families. For flats in mature towns/estates, i.e. Geylang and Tampines, at least 95% of the public flat supply will be set aside for FT families.

12 For the flats offered in the SBF exercise, HDB will continue to set aside at least 95% of the public flat supply for FT 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.

13 Under the PPS, 30% of the BTO and 50% of SBF public flat supply will be set aside for FTs who are married couples with a citizen child aged below 16 years old (including married couple who are FTs and expecting a citizen child).

14 Up to 30% of the public flat supply of 3-room BTO flats in the non-mature town, i.e. Sengkang, will be set aside for STs. Out of the 30% quota, 5% will be set aside for STs who are divorced or widowed with children below 16 under the ASSIST.

15 A couple comprising an FT and an ST (a FT/ ST couple) will enjoy the same priority in flat allocation as families comprising two FTs. Nevertheless, the ST party is still liable to pay his/her share of the resale levy for buying his/ her second subsidised flat.

Income Ceiling

16 The monthly household income ceilings for the various flat types under the Nov 2017 BTO and SBF exercises are listed in Table C(1) and C(2). Applicants must also satisfy the other eligibility conditions such as citizenship, family nucleus and non-ownership of private property. The eligibility conditions for the purchase of a 2-room Flexi and other flat types can be found in HDB's InfoWEB at www.hdb.gov.sg.

Table C(1): Income Ceilings for Nov 2017 BTO Exercise

Projects	Monthly Household Income Ceiling					
	2-room Flexi		3-room	4-room	5-room	3Gen
	Short Lease	99-Year Lease				
Anchorvale Village	\$12,000	\$6,000	\$6,000			
Fernvale Glades	\$12,000	\$6,000	\$6,000	\$12,000	\$12,000	\$18,000
Eunos Court	\$12,000	\$6,000	\$12,000	\$12,000		
Northshore Edge				\$12,000	\$12,000	
Tampines GreenCourt	\$12,000	\$6,000	\$12,000	\$12,000	\$12,000	

Table C(2): Income Ceiling for Nov 2017 SBF Exercise

Flat Application Category		Monthly Household Income Ceiling	
		Non-Mature Towns/Estates	Mature Towns/Estates
2-room Flexi	Short Lease	\$12,000	\$12,000
	99-year Lease/ remaining lease	\$6,000	\$6,000
3-room flat		\$6,000 or \$12,000 [^]	\$12,000
4-room flat		\$12,000	\$12,000
5-room flat/ Executive flat*		\$12,000	\$12,000
3Gen flat*		\$18,000	\$18,000

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

[^] There are 38 units of 3-room flats with income ceiling of \$12,000. These are:

- a) Bukit Batok - Skyline II @ Bukit Batok (6 units)
- b) Bukit Panjang – Segar Meadows (1 unit)
- c) Hougang – Hougang Capeview (2 units)
- d) Punggol – Punggol BayView (5 units), Waterway Cascadia (5 units), Waterway Ridges (1 unit), Waterway SunDew (5 units), Waterway Terraces I (1 unit), Waterway View (2 units)
- e) Sengkang – Anchorvale Cove (1 unit), Compassvale Ancilla (1 unit), Compassvale Cape (5 units), Compassvale Mast (3 units)

17 An FT Singapore Citizen and Singapore Permanent Resident (SC/ SPR) household [defined as one where there is only one SC applicant and the other family member(s) is /are SPR] who book a flat will need to pay a \$10,000 premium in addition to the flat price. Such households will subsequently receive a \$10,000 Citizen Top-Up Grant upon the SPR spouse obtaining Singapore citizenship or if the couple has a citizen child.

18 Singles who apply for the 2-room Flexi flats under the Joint Singles (JS) Scheme will pay the same price as married couples. However, singles who apply under the Single Singapore Citizen (SSC) Scheme will pay \$15,000 more than married couples. Singles who later marry to a citizen spouse will receive the CPF Housing Top-Up Grant of \$15,000.

Additional CPF Housing Grant (AHG) and Special CPF Housing Grant (SHG)

19 FT families with an average gross monthly household income of not more than \$5,000 can enjoy an AHG of up to \$40,000. On top of this, FT families with an average gross monthly household income of not more than \$8,500 can enjoy a SHG of up to \$40,000 if they buy a 4-room or smaller new flat in the non-mature towns directly from HDB. This will also apply to FT singles buying 2-room Flexi BTO flats or balance 2-room Flexi flats in the non-mature towns directly from HDB under the JS Scheme. FT singles buying 2-room Flexi BTO flats or balance 2-room Flexi flats in the non-mature towns directly from the HDB under the SSC Scheme can enjoy AHG of up to \$20,000 (if their average gross monthly household income is not more than \$2,500) and SHG of up to \$20,000 (if their average gross monthly household income is not more than \$4,250).

20 FT/ ST couples, or an FT Singapore Citizen and a non-Singapore citizen spouse couple under the Non-Citizen Spouse Scheme, may qualify for AHG of up to \$20,000 (if

half of their average gross monthly household income does not exceed \$2,500) and SHG of up to \$20,000 (if half of their average gross monthly household income does not exceed \$4,250).

21 At least one of the AHG/ SHG applicants (or their spouses) must be in continuous employment for at least one year before the flat application, and remain employed at the time of the flat application. This ensures that applicants are employable and have the means to service their housing loan, since a home purchase is a long-term financial commitment.

Step-Up CPF Housing Grant

22 To help citizen families in subsidised 2-room flats in the non-mature towns upgrade to new 3-room flats in non-mature towns (after they have served the Minimum Occupation Period), a Step-Up CPF Housing Grant of \$15,000 is made available to such families.

23 Similar to the AHG and SHG, at least one of the Step-Up CPF Housing Grant applicants must be in continuous employment for 1 year prior to the flat application, and remain employed at the time of the flat application.

Priority Schemes

24 Applicants who meet the eligibility conditions may apply under the Third Child Priority (TCP) Scheme or Tenants' Priority Scheme (TPS – applicable only for 2-room Flexi or 3-room flats). Applications under the Relocation /Resettlement/ (REN/RH) and the Grassroots Organisation (GRO) Schemes or Singapore Land Authority's (SLA) acquisition exercise will require recommendations from the appropriate authorities. Applicants under the Selective En bloc Redevelopment Scheme (SERS) may also enjoy priority under the quota of 10% for TPS/SERS/REN/SLA/RH Priority Scheme within a grace period.

25 Families who are emplaced on Fresh Start Housing Scheme can apply for a 2-room Flexi flat in BTO/SBF sales exercises within one year of being emplaced on the scheme. They will enjoy priority allocation of up to 10% of 2-room Flexi units under the TPS, which is shared with applicants eligible for SERS/REN/SLA/RH.

26 Under the MCPS, up to 30% of the flat supply for FT families, and up to 15% of the flat supply for ST families, will be set aside if they are applying to live with or near their parents/ married child. In addition, first priority will be given to those who are applying to live together with their parents/ married child under one roof. First priority will also be extended to parents who own a flat in a mature town/estate and apply for a BTO flat in a non-mature town to live near their married child.

27 The MGPS for parents and their married child to jointly apply for flats in the same BTO project will be available to those applying for flats in Geylang, Sengkang and Tampines. Under the MGPS, parents and their married child can apply jointly to buy a pair of flats in the same BTO project – a 2-room Flexi or 3-room flat (for the parents) and another 2-room Flexi, 3-room or bigger flat (for the married child) in this Nov 2017 BTO

exercise. HDB will set aside up to 15% of the 2-room Flexi and 3-room flats in a BTO project (subject to a minimum of 20 units each) for parents applying under MGPS. The same number of 2-room Flexi and bigger flats will be set aside in the same BTO project for their married children.

Refined Application Process

28 Under the Refined Application Process, additional ballot chances will be accorded to FT families who have been unsuccessful for 2 or more BTO applications in the non-mature towns, when they apply for another BTO flat in the non-mature towns.

29 FT families who do not book a flat when invited twice to do so will have their subsequent flat applications moved to the ST category for a one-year period. FT families who have their FT priorities suspended but continue not to book a flat when invited twice will have these priorities suspended for another year. Also, all other applicants who do not book a flat when invited twice to do so will not be able to participate in subsequent public sales exercises for a one-year period.

Selection of Flats

30 Applicants' queue positions are determined by computer balloting. HDB will shortlist applicants for up to 300% of the total flat supply. Shortlisted applicants will be informed of their queue positions in **Jan 2018 (for BTO)** or **Feb 2018 (for SBF)**. Applicants whose queue positions are beyond 300% of the total flat supply will be informed that they are unsuccessful in their application.

31 Applicants will be invited to book a flat, subject to flat availability and the ethnic quota, when their turn for selection is due. They can check the availability of flats on the HDB InfoWEB before turning up at the HDB Sales Office on the appointed date for selection.

32 Only applicants with multi-generation families are allowed to apply for 3Gen flats in Sengkang (Fernvale Glades) under the BTO exercise, or in Ang Mo Kio, Bukit Batok, Hougang, Jurong West, Sengkang, Tampines, Woodlands or Yishun under the SBF exercise. They may select a 5-room or 3Gen flat, subject to flat availability and the ethnic quota. To lend greater support to multi-generation families, those balloted with queue positions beyond 300% of the 3Gen flat supply will still be given a chance to select a 3Gen flat (if available).

33 The selection for the **Nov 2017 BTO exercise and SBF exercise** will commence in **Jan 2018 and Feb 2018** respectively. An option fee of \$500 for 2-room Flexi, \$1,000 for 3-room and \$2,000 for 4-room, 5-room, 3Gen, or executive flat is payable upon selection. The option fee can be paid by NETS.

34 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. They will need to meet the eligibility conditions such as citizenship, family nucleus, income ceiling and

non-ownership of private property before HDB conducts credit assessment to determine the amount of loan that can be offered.

35 A second HDB concessionary housing loan will be made available to all eligible households, except those who have disposed of private property. However, flat buyers and their spouses/ fiancé/ fiancée applying for a second HDB concessionary loan must commit to use their full CPF refunds and up to 50% cash proceeds (including the cash deposit received) from the sale of their current or immediate past flat, to reduce the second loan. They may keep the greater of \$25,000 or half of the cash proceeds. This is to encourage financial prudence and ensure that they do not overstretch their finances in buying a flat.

Signing of Agreement for Lease

36 HDB will arrange for applicants to sign the Agreement for Lease within three to four months from the date of flat selection. Applicants who are taking a housing loan from HDB or financial institutions (FIs)¹ must pay 10% or 20% of the selling price of the flat respectively as downpayment using CPF and/ or cash, when they sign the Agreement for Lease. Flat buyers who opt to finance the flat with a housing loan from a FI must produce the Letter of Offer before signing the Agreement for Lease. The cash payment for loans granted by FIs is subject to the prevailing regulations and guidelines.

37 Under the Staggered Downpayment Scheme (SDS), FT applicants who are married couples, or are applying under the Fiancé/ Fiancée Scheme, can pay half of the downpayment when they sign the Agreement for Lease, i.e. 5% for HDB loan cases and 10% for FI-loan cases if at least one of the parties is aged 30 years or below at the time of flat application. They need only pay the other half together with the balance purchase price of the new flat when the new flat is ready for keys collection.

38 Similarly, existing flat owners who right-size to a 2-room Flexi (99-year lease) or 3-room new flat in the non-mature towns may also pay half the downpayment for the new flat when they sign the Agreement for Lease. They only need to pay the other half of the downpayment together with the balance purchase price of the new flat when the new flat is ready for keys collection.

39 The new Deferred Downpayment Scheme (DDS), implemented from the May 2017 BTO and SBF exercise, allows flat owners aged 55 years and above who right-size to a 2-room Flexi or 3-room flat under construction to defer the downpayment on their new flat until keys collection. Eligible elderly flat buyers will only need to pay the stamp duty and legal fees when they sign the Agreement for Lease. They will pay the full purchase price of the flat, less the option fee, when the new flat is ready for keys collection. The DDS will be extended automatically to eligible flat buyers and will help ease the cash flow for elderly flat owners whose funds are tied up in their existing flat.

¹ Regulated by the Monetary Authority of Singapore.

40 With the enhanced SHG, the maximum combined AHG and SHG for new flats will be \$80,000. If a family earning \$1,000 buys a lower-priced 2-room flat, the total grant amount may exceed 95% of the BTO selling price. In such cases, they will only need to pay 5% of the flat price (e.g. \$3,750 for a \$75,000 flat) using their CPF or cash; the remaining sum will be fully covered by the grant. Any excess grant amount can be used to pay for optional items, such as flooring, or will go into their CPF Special Account (SA)/ Retirement Account (RA) and Medisave Account (MA).

41 Applicants who do not sign the Agreement for Lease or reject the flat after selection will have their application cancelled and the option fee forfeited. If the applicant rejects the flat after signing the Agreement for Lease, the forfeiture will be 5% of the selling price of the flat. These applicants, their spouses/ fiancé/ fiancée and essential occupiers listed in the flat application will also be debarred for one-year from applying for or be included as the essential occupiers in an application to:

- (i) Buy a subsidised flat from HDB or apply for the AHG and the SHG;
- (ii) Enjoy a CPF Housing Grant (and the AHG where applicable) when they buy a resale flat;
- (iii) Buy a new unit offered under the Design, Build and Sell Scheme or Executive Condominium Housing Scheme by private developers, regardless of whether it is applied with or without the CPF Housing Grant (or the AHG); or
- (iv) Buy a resale flat which has been announced for SERS.

42 The one-year debarment is applicable regardless of whether the flat is rejected before or after signing the Agreement for Lease. The one-year debarment will not be extended to a transfer of ownership of a flat or inclusion of essential occupier in an existing flat. However, the debarred person will not be allowed to take over an existing flat via an outright transfer, if the flat/unit is any of those which he/ she is not allowed to apply for during the one-year period.

Collection of Keys

43 Flat buyers who are buying a new flat nearing completion, or a completed new flat can apply for a Contra Facility or Temporary Loan. The contra facility or temporary loan scheme assist flat buyers to collect keys to their new flats first while they are in the process of selling their existing flat. Flat buyers should plan the sale of their existing flat upon receiving the notification of the Probable Completion Date of the new flat. The contra or temporary loan is disbursed after the first resale appointment for the existing flat and will have to be redeemed using the net sale proceeds thereafter. This will ease their cash flow and allow them to transit smoothly from their existing flat to their new flat.
