



Home ownership
Support Team

A
NEW
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OF

Life

FOR RENTAL TENANTS READY TO MAKE THE LEAP TO BECOME FLAT BUYERS, THE NEWLY FORMED HOME OWNERSHIP SUPPORT TEAM IS PRIMED TO MAKE A DIFFERENCE IN A PERSONAL WAY.

When Mr Chua, 46, who lives in a rented flat with his family in Tampines, wanted to buy a flat, he wasn't sure about the various assistance schemes available.

Luckily for him, there is help from the HDB's Home ownership Support Team (HST), which was fully formed in December 2019. Mr Chua was guided through the schemes and documentation needed to apply for a Build-To-Order (BTO) flat by an officer from the HST. He also received advice on financial planning to help him repay his future home loan.

Although there are already several HDB housing schemes and grants in place that have helped some 4,700 tenants move from public rental housing to flat ownership, the transition remains an overwhelming one for families like Mr Chua's.



The HST provides personalised and holistic support for public rental housing tenants who seek to purchase their own flat

Prior to the launch of HST, Ms Sun Xueling, Senior Parliamentary Secretary, Ministry of Home Affairs and Ministry of National Development, noted its role will revolve around “stronger, personalised hand-holding for families who are ready for home ownership”.

Indeed, having someone to consult, and more importantly, to provide the human touch, is crucial for people who are about to take a big step forward in life.

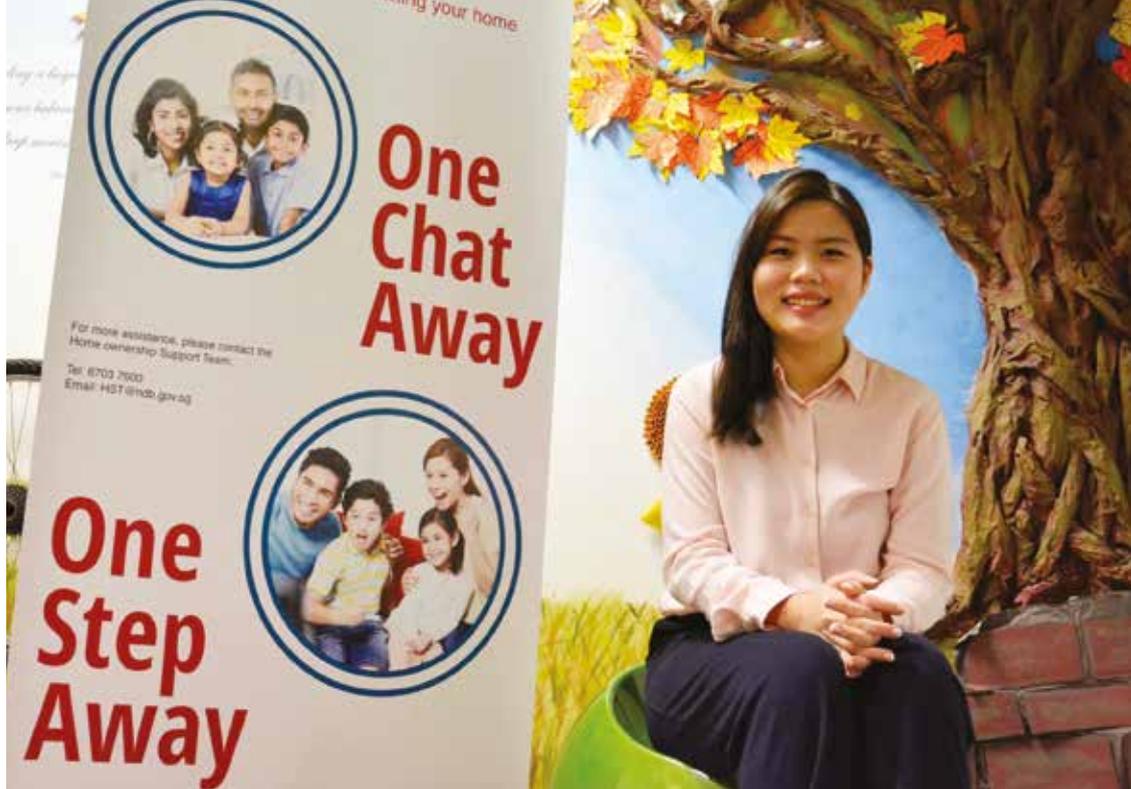
A timely helping hand

The HST guides households through their home ownership journey — from assessing their readiness and planning their home purchase right through to keys collection and when the family settles into their new flat. Within a span of a few months since its inception, the seven-member team has reached out to 200 households living in public rental flats. Twenty of them have booked flats or are ready to apply for one, while another 26 should be ready to apply for a flat within the next one to two years.



The family’s desire to own a home is a big consideration and motivating factor, and the family needs to take ownership of this journey to make it work.

– MS TAN SHIMIN (BELOW), HDB ESTATE MANAGER AND MEMBER OF THE HST



For each case, a significant amount of groundwork is involved. Ms Tan Shimin, HDB estate manager and a member of the HST, shared that the team first understands the individual circumstances of each rental household, from their housing needs, financial health and employment status to their other pressing priorities, such as medical conditions, and then works with them on a plan towards home ownership. The family's desire to own a home is a big consideration and motivating factor, and the family needs to take ownership of this journey to make it work.

The HST's focus is on families who are ready for home ownership, especially those with young children. The team hopes to reach out to 1,000 households within the next few years.

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