



GENERAL CONDITIONS FOR PURCHASE OF 2-ROOM FLEXI FLAT UNDER BUILD-TO-ORDER SYSTEM (BTO)

- 1 [APPLICATION CONDITIONS AND PROCEDURES](#)
 - 1.1 [Submission of Application Form](#)
 - 1.2 [Points to note for First-timer applicants](#)
 - 1.3 [Points to note for applicants under the Parenthood Priority Scheme \(For First-timer households only\)](#)
 - 1.4 [Points to note for Second-timer Applicants, households who have enjoyed two housing subsidies and private property owners](#)
 - 1.5 [Points to Note for Buying an HDB flat with a Co-applicant](#)
 - 1.6 [Documents to Submit](#)
 - 1.7 [Correspondence Address of Applicants](#)
 - 1.8 [Changes in Flat Application](#)
 - 1.9 [Payment for Flat](#)

- 2 [KEY POINTS TO NOTE FOR 2-ROOM FLEXI SCHEME](#)

- 3 [ELIGIBILITY CONDITIONS](#)
 - 3.1 [Eligible Family Nucleus](#)
 - 3.2 [Citizenship Requirement](#)
 - 3.3 [Payment of \\$10,000 Premium](#)
(For First-timer Singapore citizen / Singapore permanent resident (SC/SPR) households only)
 - 3.4 [Age](#)
 - 3.5 [Income Ceiling](#)
 - 3.6 [Financing](#)
 - 3.7 [Ownership / Interest in Property](#)
 - 3.8 [Additional Amount Payable](#)
 - 3.9 [Payment of Premium / Levy](#)
 - 3.10 [Wait-out Period](#)
 - 3.11 [Ownership of a Resale Flat](#)

- 4 [OTHER CONDITIONS](#)
 - 4.1 [No withdrawal of Essential Occupier](#)
 - 4.2 [Change of Applicant / Occupier](#)
 - 4.3 [Outstanding Debts Owing to HDB](#)
 - 4.4 [Debarment](#)
 - 4.5 [Ethnic Classification](#)

- 5 [PRIORITY/ ASSISTANCE SCHEMES](#)
 - 5.1 [Important Notes](#)
 - 5.2 [Tenants' Priority Scheme](#)
 - 5.3 [Third Child Priority Scheme](#)
 - 5.4 [Married Child Priority Scheme](#)
 - 5.5 [Senior Priority Scheme](#)
 - 5.6 [Multi-Generation Priority Scheme](#)
 - 5.7 [Assistance Scheme for Second-Timers \(Divorced/Widowed Parents\)](#)
 - 6 [SELECTION OF FLAT](#)
 - 7 [APPLICATION FOR MORTGAGE LOAN](#)
 - 7.1 [Loan Eligibility](#)
 - 7.2 [HDB Loan Eligibility Letter \(HLE\)](#)
 - 7.3 [Mortgage Loan from Banks/Financial Institutions](#)
 - 8 [SIGNING AGREEMENT FOR LEASE](#)
 - 9 [TAKING POSSESSION OF FLAT](#)
 - 10 [AFTER TAKING POSSESSION OF FLAT](#)
 - 11 [FORFEITURE AND WAIT-OUT PERIOD UPON REJECTION OF FLAT](#)
 - 11.1 [Before Signing Agreement for Lease](#)
 - 11.2 [After Signing Agreement for Lease](#)
 - 11.3 [One-year Wait-out Period](#)
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1. APPLICATION CONDITIONS AND PROCEDURES

1.1 Submission of Application Form

- (a) Applications must be submitted electronically via the HDB InfoWEB for buying a flat under the Build-To-Order (BTO) exercise. 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.
- (b) The applicant and any family member listed in the application can only submit one application under this BTO exercise. If the applicant or any member listed in the application is listed in more than one application, all the applications will be disqualified.
- (c) Applicants can only apply for one town/estate and flat.

- (d) Applicants who have earlier booked a flat from HDB or an Executive Condominium (EC) unit from a developer but wish to participate in this BTO exercise will have to cancel their booking first, before submitting a new application under this exercise (subject to current eligibility conditions). The usual forfeiture for such cancellation will apply and the applicants and essential occupiers will not be eligible to apply for another flat from HDB within one year after cancellation of booking of the flat.
- (e) All applicants who have a chance to book a flat based on their balloted queue number will be deemed successful in their flat application.
- (f) Any request for cancellation of an application for this BTO exercise must be submitted and received by HDB within the application period. If the cancellation request is received after the application period, it will still be included in the balloting process and be assigned a queue number, where applicable. If the applicant has a chance to book a flat based on his/ her balloted queue number, it will be treated as one successful application.

1.2 Points to note for First-timer Applicants

- (a) An applicant/household is considered a *First-timer applicant/household (and all others considered Second-timer applicants/households) if the applicant(s) and all other essential family members listed in the Application Form:
 - (i) are currently not owner(s) of a flat bought direct from HDB, a Design, Build & Sell Scheme (DBSS) flat or an Executive Condominium (EC) unit bought from a developer; or
 - (ii) have not sold a flat bought direct from HDB, a Design, Build & Sell Scheme (DBSS) flat or an Executive Condominium (EC) unit bought from a developer; or
 - (iii) have not transferred a flat bought direct from HDB or an HDB resale flat bought under the CPF Housing Grant Scheme; or
 - (iv) have never been a recipient of any CPF Housing Grant for the purchase of an HDB resale flat or a Design, Build & Sell Scheme (DBSS) flat or an Executive Condominium (EC) unit bought from the developer; or
 - (v) have not sold any HDB flat with re-housing benefits under the Selective En Bloc Redevelopment Scheme (SERS); or
 - (vi) have not ever enjoyed other forms of housing subsidy such as SERS benefits or privatisation of HUDC estate, nor purchased a flat under the Sale of Flats to Sitting Tenants Scheme.

* For married or fiancé-fiancée couples where one party is a First-timer and the other party is a Second-timer, HDB will exercise flexibility to treat these couples as First-timer households in the balloting process and under the priority schemes. These couples will enjoy the same First-timer privileges listed under 1.2(d) if the couples comprise two Singapore citizens or one Singapore citizen and one Singapore Permanent Resident. They are similarly subject to the terms mentioned in 1.2(b), 1.2(c) and 1.2(d).

The above is not applicable for couples who had remarried or are remarrying each other after their divorce.

- (b) First-timer applicants/households will be given more chances over the Second-timer applicants/households in the balloting, subject to the prevailing policy on ethnic limits and quota of flats available for booking.
- (c) First-timer applicants who have a chance to book a flat based on their balloted queue number will be deemed successful in their flat application and all the additional chances accumulated from previous unsuccessful applications, if any, are considered to have been used up. This treatment will also be applicable to towns where HDB has grouped certain flat-types together for offer under the same Flat Application Category, e.g. 5-room and Executive Flats. HDB will allow these applicants a maximum of two (2) successful attempts to book a flat. First-timer applicants who do not book a flat after two (2) successful applications will not be able to enjoy the [privileges given to First-timers](#) for a period of one year, when they participate in subsequent sales exercises.

During the one-year period, if the First-timer applicant continues to turn down another two (2) chances to book a flat, he/she will continue to have the First-timer privileges removed for a further period of one year.

- (d) First-timer applicants whose First-timer privileges are removed as mentioned in 1.2 (c) above, will not enjoy the following when they apply for a flat in any HDB sales exercise within the said period (including the extended period mentioned in 1.2(c)):
 - (i) 2 chances in the computer ballot;
 - (ii) Additional chances for subsequent applications if the First-timer applicants do not have a chance to book a flat in 2 BTO attempts in the non-mature estates;
 - (iii) Higher proportion of flats set aside for First-timer households who apply under the Married Child Priority Scheme;
 - (iv) Higher proportion of flats set aside for First-timer households; as indicated below:

Household Type	Proportion of Flats Set Aside for Households [^]				
	2-room Flexi flats in non-mature estates (for BTO)	2-room Flexi flats in non-mature estates (for Sale of Balance Flats)	3-room BTO flats in non-mature estates	4-room and bigger BTO flats in non-mature estates	4-room and bigger BTO flats (projects with shorter waiting time), BTO flats in mature estates, Sale of Balance Flats and Re-offer of Balance Flats
First-timer Families	20%	90%	85%	95%	95%
Second-timer Families	15%	5%	15%	5%	5%
First-timer Singles	65%	5%	-	-	-

[^] When there is a mix of BTO projects with normal and shorter waiting time in the same town/estate, the allocation quota set aside for 4-room and bigger flats will be based on the weighted average of the projects offered.

- (v) Parenthood Priority Scheme
(Please see clause 1.3 for more information on the Parenthood Priority Scheme)

Note:

Clause 1.2b to 1.2d does not apply to First-timer applicants/households who have an interest in private property, locally or overseas, (including those who have disposed of one within 30 months before the date of flat application).

1.3 Points to note for applicants under the Parenthood Priority Scheme (For First-timer households only)

To qualify for the Parenthood Priority Scheme (PPS):

- (a) (i) The applicant and the spouse must be first-timer buyers.
(ii) A Singapore citizen child (natural offspring from legal marriages or legally adopted) who is below 19 years old at the time of flat application; or
(iii) An expectant mother who will be delivering a Singapore citizen child and declare the particulars of the expectant mother and expected date of delivery in the Application Form.

[Note: During the flat selection, the expectant mother who applies under the PPS will have to provide (i) a doctor's certification of the pregnancy and undertake to

provide the citizen child's birth certificate within six months from delivery or (ii) provide the birth certificate of the citizen child (if the child is already delivered before the flat selection appointment) before she can proceed to book a unit.]

- (b) Applicants and occupiers listed in the Application Form must form a family nucleus; and
- (c) Applicants and occupiers listed in the Application Form must meet all other eligibility conditions in buying an HDB flat. (Please see clause 3.1 for more information on family nucleus.)

Under the PPS, HDB will set aside up to 30% of the total flat supply for public applicants (after setting aside 40% quota for seniors, subject to a minimum of 100 units); as shown below.

1.4 Points to note for Second-timer, households who have taken two housing subsidies and private property owners

- (a) If the applicant(s) have a chance to book a flat based on their balloted queue number, we will treat this as one successful application.
- (b) If the applicant(s) do not book a flat after two (2) successful attempts, the household will not be allowed to participate in any HDB sales exercises, for a period of one year.

The terms mentioned in 1.4 (a) and (b) will apply to the following households:

- (i) where the applicant(s) and the other essential family members have taken one or two housing subsidies (please refer to clause 1.2(a)(i) to 1.2(a)(vi) on the various forms of housing subsidies).
- (ii) applicant(s) or any person listed in the Application Form or their spouse(s) have an interest in private property, locally or overseas, (including those who have disposed of one within 30 months before the date of flat application).

1.5 Points to note for buying an HDB flat with a Co-applicant

If you and your parent/child buy a flat together and subsequently, one owner wishes to relinquish his/her interest in the flat, the remaining owners will need to meet an eligibility scheme and has the financial means to complete the following in order to retain the flat:

- (a) Discharge the outstanding mortgage loan (if any);
- (b) Pay cash consideration (if any) to the outgoing owner;
- (c) Refund the CPF savings used (including accrued interest) to the outgoing owner; and
- (d) Pay the fees involved in the transaction.

1.6 Documents to Submit

Applicants must submit the following documents for all persons listed in the Application Form for verification and registration of the application when requested by HDB:

- (a) Copy of foreign Birth Certificates for births outside of Singapore: for proof of relationship
- (b) Copy of Passport for Non-citizen family members to verify residential status in Singapore
- (c) Income Documents:
 - (i) Employed Persons
 - (1) Payslips for the 3 months preceding the month of application; or
 - (2) An income letter from employer (which must bear the company's letterhead or stamp and the name and designation of the signatory) stating the gross monthly income of the employed person for the 3 months preceding the month of application.
 - (ii) Self-Employed Persons
 - (1) Latest Notice Of Assessment (NOA) from The Inland Revenue Authority of Singapore (IRAS); or
 - (2) Certified Annual Statement of Accounts from an Audit Firm; and
 - (3) Valid Accounting & Corporate Regulatory Authority (ACRA) Computer Information (Business Profile) / Valid license of business / trade; and
 - (4) Undertaking confirming the average gross monthly income for the 6 months preceding the month of application.
 - (iii) Commission-based Persons
 - (1) Commission statements/ Payslips for the 6 months preceding the month of application; or
 - (2) An income letter from employer (which must bear the company's letterhead or stamp and the name and designation of the signatory) stating commission income/ salaries for the 6 months preceding the month of application.
 - (iv) Part-time Worker
 - (1) Monthly-rated part-time employee with fixed monthly salary must submit a letter from employer stating his/her permanent staff status and salaries for the 6 months preceding the month of application (which must bear the company's letterhead or stamp and the name and designation of the signatory).
 - (2) Hourly-rated part-time employee with variable salary must submit payslips for the 6 months preceding the month of application or Letter from employer (which must bear the company's letterhead or stamp and the name and designation of the signatory) stating salaries for the 6 months preceding the month of application.
 - (v) Odd-Job Worker
 - (1) Latest Notice Of Assessment (NOA) from IRAS; or

- (2) An income letter from employer stating salaries for the 6 months preceding the month of application.
- (vi) Full-time student
Letter from an educational institution confirming the student's enrolment in a full-time programme
- (vii) Full-time National Servicemen
SAF 11B (Identity Card) or a letter from the relevant ministry.
- (viii) Unemployed Persons
Undertaking confirming the employment status and the period of unemployment/ previous employment within the assessment period (where applicable).

Note:

- Applicable to applicants and occupiers between 18 and 62 years old who are unemployed.
 - If the applicants and occupiers are unemployed for shorter than the 3 preceding months, the average income will be computed based on the number of actual months he/she has worked.
- (d) Copy of Student Pass or Letter from School/ College /Institute of Learning for persons who are 18 years old and above: to confirm student status.
- (e) Copy of Marriage Certificate for overseas registered marriages/ Deed of Separation/ Divorce Documents (if applicable): to verify marital status.
- (f) Copy of Death Certificate of spouse (if applicable): to verify demise of spouse.

Note: HDB shall have the right to rely on its own records and/ or the records of other relevant authorities to obtain or verify any information relating to or in connection with the application. In this regard, HDB also reserves the right to write to and request information from all the applicants.

The applicant must produce the documents whenever required. He must also submit any other documents requested by HDB. HDB has the right to cancel/ not register the application if the applicant fails to submit any documents as required.

1.7 Correspondence Address of Applicants

If the correspondence address you have provided in the flat Application Form is not the residential address on your NRIC or MyInfo profile, and you wish to change it subsequently, please access e-Service in MyHDBPage via My Flat > Application Status > New Flat > "Change of Contact Information for Sales Application".

1.8 Changes in Flat Application

The applicant is required to notify HDB of any changes in the information provided in the Application Form and/or of any changes affecting the eligibility to buy an HDB.

1.9 Payment for flat

a) Applicant(s) who have applied for a flat, will need to make the following payments:

Point of Payment	Item(s) payable
(i) During flat Selection	Option Fee of \$500 before HDB grants an Option to Purchase
(ii) <u>Before Signing Agreement for Lease</u>	<u>Downpayment, related stamp duty and conveyancing fees to the appointed solicitor before the expiry of the Option</u>
(iii) <u>Before taking possession of flat</u>	<u>Resale levy (for second-timer applicants)</u> <u>Balance purchase price, related stamp duty and conveyancing fees to the appointed solicitor</u>

- b) HDB will notify the applicants via SMS/email when the payments are due. Payments will be via the payment modes specified by HDB in the SMS/ email notification.
- c) If full payment is not received when due (eg. before the appointment to take possession of flat), HDB reserves the right to cancel the reserved appointment.
- d) With the cancellation of the appointment by HDB, HDB will refund the monies received without accrued interest. For any cash payment received, HDB will make the refund to the applicants via Interbank GIRO based on the proportion and bank account details provided by applicants. For any CPF payment received, HDB will make the refund to the applicants' respective CPF account.

2. KEY POINTS TO NOTE FOR 2-ROOM FLEXI SCHEME

The 2-room Flexi scheme comes with the following features:

- (a) Flexi lease option:
- (i) 99-year lease or remaining lease years of a 99-year lease; or
 - (ii) short leases ranging from 15 to 45 years in 5-year increments

If all applicants and their spouses are at least 55 years old at the time of flat application, they can choose to buy the flat on a short lease ranging from 15 to 45 years in 5-year increments. The allowable lease period will be based on the age of the youngest applicant/spouse at the time of flat application. The chosen lease must be able to last all applicants and their spouses until at least age 95. The selection of lease period will be made during the flat selection.

(Please refer to the table in clause 6.3.)

- (b) At least 40% of the public flat supply set aside for the seniors.
An application is considered a senior application if all applicant(s) and their spouses are at least 55 years old at time of application.
(Please refer to table in clause 1.3(c) on the flat supply set aside for seniors.)
- (c) If any of the applicant or their spouse have already taken two housing subsidies or have an interest in private property, or the average gross household income is more than \$7,000

The 2-room Flexi Scheme is also extended to the following households:

- (i) total average gross income of all persons listed in the Application Form is more than \$7,000 but not exceeding \$14,000 a month at the time of the application; or
- (ii) applicant(s) or the other essential family members or their spouse(s) have already taken two housing subsidies (please refer to clause 1.2(a)(i) to 1.2(a)(vi) on the various forms of housing subsidies); or
- (iii) applicant(s) or any person listed in the Application Form or their spouse(s) have an interest in private property; or
- (iv) applicant(s) or any person listed in the Application Form or their spouse(s) have at any time within 30 months before and the date of applying to buy an HDB flat, or between the date of the application and date of completing the purchase, bought, transferred or sold any flat, house, building or land, or any interest in it.

However, households mentioned in 2(c) are offered only the short-lease 2-room Flexi flat and applicants must meet the terms mentioned in 2(b) and the other conditions of purchase and sale under the Build-To-Order System (BTO).

The short-lease 2-room Flexi flats cannot be resold in the open market or rented out. Applicants who do not need the flat, can return the flat to HDB and HDB will refund the value of the remaining lease of the flat.

3. ELIGIBILITY CONDITIONS

3.1 Eligible Family Nucleus

The applicant and occupiers in the Application Form must form a family nucleus comprising any of the following:

- (a) Applicant and his/ her spouse and children (if any) (natural offspring from lawful marriages or legally adopted);
- (b) Applicant (single) and his/ her parents; and siblings (if any);
- (c) Applicant (widowed or divorced) and children under his/ her legal custody, care and control;

If the care and control of the child/ren under the age of 21 is shared with other persons, applicant must obtain the written agreement of these persons before listing the child/ren in the flat application.

- (d) Applicant (single) and his/ her siblings, if parents are deceased (one of the deceased parents must be a Singapore citizen or Singapore permanent resident and a copy of the Death Certificates of the parents must be submitted for verification); or
- (e) Applicant and fiance/ fiancée. Both the fiance and fiancée must be unmarried, widowed or divorced (with Decree Nisi Absolute/Interim Judgment Final granted) at the time of application.

The fiancé/ fiancée couple must produce their Marriage Certificate for inspection by HDB within 3 months after taking possession of the flat.

If either fiance/fiancée is below 21 and 18 years old and above, the written consent of the parents or guardians must be submitted with the application.

3.2 Citizenship Requirement

Each family nucleus must comprise at least two Singapore citizens (SC/SC) or one Singapore citizen and one Singapore permanent resident (SC/SPR). Applicant 1 must be a Singapore citizen. The other applicant(s) and essential occupier(s) can be Singapore citizens or Singapore permanent residents.

3.3 Payment of \$10,000 Premium

(For First-timer Singapore citizen/ Singapore permanent resident (SC/SPR) households only)

(a) Definition of SC/SC & SC/SPR household

An SC/SC household is one where the applicant is an SC and the spouse, child or parents listed in the flat application is also an SC.

An SC/SPR household is one where the applicant is an SC and the other family members listed in the flat application are SPRs.

(b) Payment of \$10,000 Premium

First-timer SC/SPR households must pay a \$10,000 premium on top of the purchase price of the new HDB flat.

(c) Conversion to SC/SC household

An SC/SPR household who has paid the premium in 2.4(b) above and has not taken possession of the new HDB flat, can request to update the household status to an SC/SC household when:

- (i) the SPR spouse originally listed in the flat application subsequently becomes an SC, or
- (ii) an SC child is born to the SC applicant and SPR spouse who are originally listed in the flat application, or
- (iii) the SPR parents/child/sibling[#] originally listed in the flat application subsequently becomes a SC.

(# conversion of sibling to SC to qualify for the citizen Top-Up applies only to flats purchased under the Orphans Scheme, citizen/SPR Siblings Scheme and Non-citizen Spouse Scheme.)

Request for update to SC/SC household can be made at any time before taking possession of the new flat.

Upon updating to an SC/SC household, an amount of \$10,000 will be deducted from the purchase price of the flat (plus premium) and the same will be adjusted accordingly.

3.4 Age

- (a) Buying a 99-year lease 2-room Flexi flat
All applicants must be at least 21 years old at the time of application.
- (b) Buying a short-lease 2-room Flexi flat
All applicants and their spouse(s) are at least 55 years old at the time of application.

3.5 Income Ceiling

- (a) Applicants will be eligible to buy a 99-year lease 2-room Flexi flat, if:
 - (i) the total average gross monthly income of all persons listed in the Application Form is not more than \$7,000 at the time of application; and
 - (ii) the household is a first-timer or second-timer household;

If all applicants and their spouses are at least 55 years old at the time of flat application, they can choose to buy the flat on a short lease ranging from 15 to 45 years in 5-year increments. The allowable lease period will be based on the age of the youngest applicant/spouse at the time of flat application. The chosen lease must be able to last all applicants and their spouses until at least age 95. The selection of lease period will be made during the flat selection.

- (b) Applicants will be eligible to buy a short-lease 2-room Flexi flat, if:
 - (i) the total average gross monthly income of all persons listed in the Application Form is not more than \$14,000 as at the time of application; and
 - (ii) all the applicants and their spouses are at least 55 years old at the time of application; and
 - (iii) the application is made by a first or second-timer household; or
 - (iv) the applicant(s) or the essential family members have already taken two housing subsidies (please refer to clause 1.2(a)(i) to 1.2(a)(vi) on the various forms of housing subsidies).

3.6 Financing

Mortgage loan is granted only to buyers of 99-year lease 2-room Flexi flat (or remaining lease term of a 99-year lease).

Before exercising the Option to Purchase, the applicants must have:

- (a) a valid HDB Loan Eligibility (HLE) Letter if they are taking an HDB loan to finance the purchase of the flat; or
- (b) a valid Letter of Offer from a bank/financial institution if they are financing the flat purchase with a loan from the bank/financial institution; or
- (c) documentary proof acceptable to HDB that the applicants have the financial means to buy the flat without taking an HDB loan or a loan from a bank/financial institution if they will not be taking an HDB loan or a loan from a bank/financial institution.

3.7 Ownership / Interest in Property

- (a) Applicants are eligible to buy a 99-year lease 2-room Flexi flat if all applicants or any person listed in the Application Form or their spouse(s):
 - (i) do not own any other flat, house, building or land, or have an estate or interest in any flat, house or land; or
 - (ii) did not at any time within 30 months before the date of applying to buy an HDB flat, or between the date of the application and the date of completing the purchase, bought, transferred or sold any flat, house, building or land, or any interest in it.
- (b) Applicants are only eligible to buy a short-lease 2-room Flexi flat if any applicant or any person listed in the Application Form or their spouse(s):
 - (i) own any other flat, house, building or land, or have an estate or interest in any flat, house or land; or
 - (ii) have within 30 months before the date of applying to buy an HDB flat, or between the date of the application and the date of completing the purchase, bought, transferred or sold any flat, house, building or land, or any interest in it.

If any applicant or any person listed in the Application Form or their spouse(s) still own the property mentioned in 3.7(b)(i), legally the applicant or the person listed in the application must dispose of any interest in the private property within six months from the date of collection of the keys to the new flat.

Conditions 3.7(a) and (b) includes HUDC flats and Executive Condominiums, properties acquired by gift or inheritance, private properties, properties outside Singapore and properties owned, gained or sold through nominees.

3.8 Additional Amount Payable

An applicant will need to pay \$30,000 in addition for a short-lease 2-room Flexi flat, if:

- (a) the application is a first-timer household and the applicant(s) or any person listed in the Application Form or their spouse(s) have an interest in private property; or

- (b) the application is a first-timer household and the applicant(s) or any person listed in the Application Form or their spouse(s) have at any time within 30 months before and the date of applying to buy an HDB flat, or between the date of the application and date of completing the purchase, bought, transferred or sold any flat, house, building or land, or any interest in it.

The additional amount payable will be adjusted accordingly to the lease chosen.

3.9 Payment of Premium / Levy

For 99-year lease 2-room Flexi flat

The applicant or spouse listed in this application must pay any premium or levy and interest due to HDB before they can buy or take possession of the new HDB flat. If the premium or levy or any part thereof remains unpaid by the applicant/spouse, this shall constitute a debt due to HDB.

For short-lease 2-room Flexi flat

Applicants must pay any premium or resale levy (capped at \$30,000) due to HDB if the applicant(s) or any essential family members listed in the Application Form or their spouse(s) have taken one or two housing subsidies (please refer to clause 1.2(a)(i) to 1.2(a)(vi) on the forms of housing subsidies). The premium or levy will be adjusted according to the term of lease chosen. If the premium or levy or any part thereof remains unpaid by the applicant/spouse, this shall constitute a debt due to HDB.

3.10 Wait-out Period

- (a) Existing Owner or Ex-owner of an HDB Flat/ Prime Location Public Housing flat/ Executive Condominium (EC) unit
An applicant, his/ her spouse or any essential occupier listed in the application who is an existing owner or ex-owner of a flat bought directly from HDB, or a resale flat bought with the CPF Housing Grant or a Design Build and Sell Scheme (DBSS) flat/ Executive Condominium (EC)* unit bought from a developer, may apply to buy an HDB flat on condition that a 5-year period (excluding any period of renting out the whole flat) has lapsed from taking possession of that flat/ EC unit to the date of this application. For applicant, his/ her spouse or any essential occupier listed in the application who is an existing owner or ex-owner of a Prime Location Public Housing flat bought directly from HDB, may apply to buy an HDB flat/ Prime Location Public Housing flat on condition that a 10-year period has lapsed from taking possession of that flat to the date of this application.
- (b) Essential occupier of an Existing HDB flat/ Prime Location Public Housing flat/ Executive Condominium (EC) unit
Any person currently listed as an essential occupier of an existing HDB flat bought directly from HDB, or a resale flat bought with or without the CPF Housing Grant or a Design Build and Sell Scheme (DBSS) flat / Executive Condominium (EC)* unit bought from a developer, may apply to buy an HDB flat or be listed as an occupier only if he/ she has stayed in the existing flat/EC unit for at least 5 years from taking possession of the existing flat/EC unit to the date of this application.

Essential occupier of an existing Prime Location Public Housing flat, may apply to buy an HDB flat/ Prime Location Public Housing flat or be listed as an occupier only if he/ she has stayed in the existing Prime Location Public Housing flat for at least 10 years from taking possession of the existing flat to the date of this application.

- (c) Cancellation of flat booked
Applicants and the essential occupiers of the cancelled application will not be eligible to apply to buy another flat from HDB within one year after the cancellation.
- (d) One-year wait-out period for applicants who do not book twice
Second-timer applicants who do not book a flat after two (2) successful attempts, will not be allowed to participate in the subsequent sales exercises, including the open booking of flats, for a period of one year.

3.11 Ownership of a Resale Flat

An applicant, his/ her spouse or any essential occupier listed in the application who is an existing owner of a resale flat bought without the CPF Housing Grant, may apply to buy an HDB flat on condition that a 5-year period (excluding any period of renting out the whole flat) has lapsed from taking possession of that resale flat to the date of this application. An applicant, his/ her spouse or any essential occupier listed in the application who is an existing owner of a resale Prime Location Public Housing flat bought without the CPF Housing Grant, may apply to buy an HDB flat/ Prime Location Public Housing flat on condition that a 10-year period has lapsed from taking possession of that resale Prime Location Public Housing flat to the date of this application.

An applicant who has booked a flat in a Build-To-Order, Sale of Balance Flats, Re-offer of Balance Flats exercise or the open booking of flats, will have his/her flat application cancelled if he/she or any essential occupier listed in the flat application buys a resale flat after booking a flat. The relevant financial forfeiture for cancellation of application will apply.

4. OTHER CONDITIONS

4.1 No Withdrawal of Essential Occupier

Any person listed as an essential occupier in the application must continue to be listed in the application and must physically and continuously occupy in the new flat during the 5-year occupation period (10-year minimum occupation period for Prime Location Public Housing flat). An essential occupier is one who forms a family nucleus with the applicant to qualify a flat from HDB.

4.2 Change of Applicant / Occupier

Any request for a change of applicants / occupiers listed in the application is subject to HDB's approval. If the existing applicants/occupiers become ineligible to continue with the flat purchase, the application will be cancelled and all monies paid will be forfeited.

4.3 Outstanding Debts Owing to HDB

If there are any outstanding debts or monies owing to HDB by any person listed in the flat application, the applicant must settle such debts and pay any administrative charge as determined by HDB, before he/ she can proceed to buy or take possession of the new flat.

Where an applicant or occupier listed in the Application is required to pay a cash sum arising from the forfeiture of the registration deposit, under a previous application under the Fiance/Fiancee Scheme, he/ she must pay such cash sum and interest thereon as may be determined by HDB before his/ her application can be considered.

4.4 Debarment

A person who has been debarred from buying a flat from HDB under any of HDB's or the Government's rules, regulations or policies will not be eligible to buy an HDB flat or be listed as an occupier in an application for an HDB flat.

4.5 Ethnic Classification

If couples / flat applicants are of the same ethnic group, the household will be classified based on their ethnic group. For couples/ flat applicants of different ethnic groups, they can request to classify their household under the applicants' or their spouse's ethnic group and the option made is final and irrevocable.

For applicants with double-barrelled race listed in their Identity Cards, only the first ethnic group of the double-barrelled race will be considered. For example, if an applicant has a double-barrelled race of "Indian-Chinese", only "Indian" will be used in the ethnic classification process. This ensures the same treatment for applicants with a singular or double-barrelled race.

The ethnic classification of the household at the point of flat purchase will remain unchanged when they later sell the flat.

5 PRIORITY SCHEMES

5.1 Important Notes

Applicants may wish to apply for an HDB flat under one of the following Priority Schemes, i.e. the Tenants' Priority Scheme; the Third Child Priority Scheme; the Married Child Priority Scheme; the Senior Priority Scheme; Multi-Generation Priority Scheme or the Assistance Scheme for Second-timers (Divorced/Widowed Parents). The conditions for the Priority/ Assistance Schemes (known as the 'Conditions of the Scheme') shall be in addition to all of HDB's conditions of purchase and sale under the Build-To-Order System (BTO). In the event of any inconsistency between the Conditions of the Scheme and the General Conditions For Purchase Of A Flat Under Build-To-Order System (BTO), the Conditions of the Scheme shall prevail.

Each applicant is allowed to apply for only one of the Priority/ Assistance Schemes and will be given priority allocation in accordance with HDB's prevailing policies.

In the event of death, divorce or separation of any person listed in the application after approval of the application under any of the Priority/ Assistance Schemes, the applicant must produce the relevant documents (e.g. Death Certificate, divorce documents, Deed of Separation) to HDB for verification within 14 days from the date of the demise, divorce or separation respectively.

If an applicant becomes ineligible to buy an HDB flat under any of the Priority/ Assistance Schemes, his/ her application will be cancelled and all monies paid will be forfeited.

If the applicant breaches any of the conditions of the Priority/ Assistance Schemes or makes any false declaration / misrepresentation under any of these Schemes for the purchase of an HDB flat under these schemes, the application will be cancelled and all monies paid towards the application will be forfeited. If he/she has already taken possession of the HDB flat, HDB will compulsorily acquire or determine the Lease of the HDB flat and all monies paid towards the flat will be forfeited.

5.2 Tenants' Priority Scheme

Priority allocation under the Tenants' Priority Scheme is restricted to the purchase of a 2-room Flexi flat only, if offered. To be eligible for the scheme, the applicant(s) must meet the following conditions:

- (a) Must be a First-timer or Second-timer who is currently an HDB rental flat tenant; and
- (b) Must have a family nucleus; and
- (c) Must have stayed in the existing HDB rental flat for at least 2 years as at the date of this flat application; and
- (d) Total average gross income does not exceed \$7,000 per month at the time of application.

5.3 Third Child Priority Scheme

- (a) Applicant and/ or the spouse is a Singapore citizen. If applicant is divorced or widowed, the applicant must be a Singapore citizen to apply.
- (b) Applicants must have at least 3 children* (natural offsprings from legal marriages or legally adopted) and comply with the following conditions:-

*Divorcees applying for Third Child Priority Scheme must have legal custody, care and control of all 3 children.

- (i) The third child must be a Singapore citizen born on or after 1 Jan 1987, and the other children must be Singapore citizens or Singapore permanent residents; and
 - (ii) All the children qualifying the applicants for the Scheme must be listed in the application; and
- (c) Each family is only allowed to enjoy the benefit of the Third Child Priority Scheme to buy/sell a flat once.

- (d) Each applicant will be given priority allocation in accordance with HDB's prevailing policies, rules and regulations.
- (e) An applicant will become ineligible to buy an HDB flat under this Scheme if the composition of the 3-child family as listed in his/ her application changes by reason of death or divorce or separation or for any other reasons at any time whatsoever.
- (f) Successful applicants must ensure that, before they take possession of the new flat and for a period of 5 years (10 years for Prime Location Public Housing flat) from the date of taking possession of the new flat, the 3 children who were included to qualify for the Third Child Priority:
 - (i) do not withdraw as owners/ occupiers of the new flat and must physically and continuously occupy the flat;
 - (ii) do not submit any application or be included as occupiers in another application to buy a flat directly from the HDB, a resale flat or an Executive Condominium unit; and
 - (iii) do not rent an HDB flat (including DBSS flat)
- (g) If an applicant is or becomes ineligible to buy an HDB flat under this Scheme, his/ her application shall be cancelled at the discretion of HDB and all monies paid towards the application shall be forfeited by HDB.
- (h) If the applicant breaches any of the Terms and Conditions of this Scheme or makes any false declaration/misrepresentation for the purchase of an HDB flat under this Scheme, his/ her application will be cancelled and all monies paid towards the application will be forfeited or if an HDB flat has already been allocated to him/ her, HDB will compulsorily acquire or determine the Lease of the HDB flat and forfeit all monies paid towards the flat purchase.
- (i) Copy of Birth Certificates of the children must be submitted for verification during selection appointment.
- (j) Applicants must comply with all other Terms and Conditions as may be imposed from time to time under this Scheme.

5.4 *Married Child Priority Scheme

Married Applicants who include their parents/married child(ren) in the application to live with them or wish to buy a flat to live near their parents/married child(ren) can apply for the Married Child Priority Scheme (MCPS) if they meet the eligibility conditions. Among the MCPS applicants, applicants who have included their parents/married child(ren) in the application will enjoy first priority over other MCPS applicants.

To be eligible for the MCPS, applicants must meet the following conditions:

- (a) Married Applicants Living with Parents/Married Child(ren) within the 5-year occupation period (10-year occupation period for Prime Location Public Housing flat).
 - (i) Successful applicants must ensure that before they take possession of the new flat and for a period of 5 years (10 years for Prime Location Public Housing flat) from the date of taking possession of the new flat, their parents/married child(ren):

- do not withdraw as the owner/occupier of the new flat and must physically and continuously occupy the flat;
 - do not submit any application or be included as occupiers in another application to buy a flat directly from the HDB, a resale flat or an Executive Condominium unit; and
 - do not rent an HDB flat (including DBSS flat)
- (ii) An applicant or occupier listed in the application who is an owner of an existing HDB flat (including Design, Build & Sell Scheme (DBSS) flat), must dispose of /relinquish his/ her interest in the existing flat within 6 months from taking possession of the new flat. The disposal or relinquishment of interest is subject to HDB's approval and prevailing policies, rules and regulations.
- (iii) Applicants or occupiers who are existing tenants of an HDB rental flat must terminate the tenancy and surrender vacant possession of the rental flat to HDB within 4 months from the date of taking possession of the new flat.
- (b) Married Applicants Living Near Parents/ Married Child(ren)
- (i) Applicants' parents' or married child's current housing block* must be within 4 km from any of the blocks (offered in this BTO exercise) in the town/estate they are applying for, and their parents or married child must be owners or registered occupiers of the HDB flat or registered tenants or occupiers of the HDB rental flat;
- * If the parents/married children have booked a new HDB flat under construction or submitted an application to buy a resale flat, the new flat or resale flat may be used for the proximity reference. The MCPS will be withdrawn if the parents/married children cancel the new flat application or the resale application.
- (ii) Applicants' parents or married child must be physically residing in a private property owned by them or their immediate family member and the property is located within 4 km from any of the blocks (offered in this BTO exercise) in the town/estate the applicants are applying for.
- (iii) Successful applicants under 5.4(b)(i) or 5.4(b)(ii) must ensure that before they take possession of the new flat and for a period of 5 years (10 years for Prime Location Public Housing flat) from the date of taking possession of the new flat, their parents/married child(ren):
- continue to reside within 4 km from any of the blocks (offered in this BTO exercise) in the town/estate they are applying for;
 - do not submit any application or be included as occupiers in any application to buy a flat directly from the HDB, a resale flat or an Executive Condominium unit, that is more than 4 km from the new flat;
 - do not take over the lease or tenancy of a flat (including DBSS flat) or an Executive Condominium, located more than 4 km of the new flat;
- (c) Applicants must indicate their request under "Request For Married Child Priority Scheme" in the Application Form. Parents/married child(ren) who are non-residents or who are on visit pass/visa to Singapore are not eligible to qualify for the Scheme.

Parents/married child(ren) will need to sign an MCPS undertaking. The signing needs to be witnessed by an HDB staff either via a video call or in person during the flat selection appointment so that the parents/married child(ren) can acknowledge the conditions under the MCPS.

* Applicants under the Fiancee/Fiancee Scheme may also request their application to be processed under this Priority Scheme if they are applying for a flat to live near/with their parents.

For the purpose of determining whether the applicant meets the above criteria, HDB will rely solely on its records and/or the records of other relevant authorities as it deems fit. HDB reserves the right to reject as evidence, any form of private tenancy agreements or contracts made by or with the applicant's parents/married child(ren) and any other party, including receipts for rents paid by the applicant's parents/married child(ren).

5.5 *Senior Priority Scheme

Applicants, who are aged 55 and above, who wish to apply for the Senior Priority Scheme (SPS) must indicate their request for "Senior Priority Scheme" in the Application Form. Applicants who requested for the SPS will be balloted under the scheme if they meet the conditions to buy a 2-room Flexi flat and also the following conditions under 5.5(a) or 5.5(b) or 5.5(c):

- (a) Applicants who are existing owners of residential property (applicable to both HDB flat and owner-occupied private residential property)
 - (i) Their existing HDB flat is within 4 km from any of the blocks (offered in this BTO exercise) in the town/estate applied for; or
 - (ii) Their existing owner-occupied private property is located within 4 km from any of the blocks (offered in this BTO exercise) in the town/estate applied for.
- (b) *Married Applicants Living Near Parents/Married child/(ren)
 - (i) Their parents' or married child's current HDB flat* is within 4 km from any of the blocks (offered in this BTO exercise) in the town/estate they are applying for, and their parents or married child must be owners or registered occupiers of the HDB flat or registered tenants or occupiers of the HDB rental flat; or

* If the parents/married children have booked a new HDB flat under construction or submitted an application to buy a resale flat, the new flat or resale flat may be used for the proximity reference. The SPS will be withdrawn if the parents/married children cancel the new flat application or the resale application.

- (ii) Their parents or married child are physically residing in a private property owned by applicants' parents/married child or applicants' parents/married child's immediate family member that is located within 4 km from any of the blocks (offered in this BTO exercise) in the town/estate they are applying for.

Parents/married child(ren) who are non-residents or who are on social visit passes/visas to Singapore are not eligible to qualify for the SPS.

Successful applicants under 5.5(b)(i) or 5.5(b)(ii) must ensure that before they take possession of the 2-room Flexi flat and for a period of 5 years (10 years for Prime Location Public Housing flat) from taking possession of the 2-room Flexi flat, their parents/married child(ren):

- continue to reside within 4 km from any of the blocks (offered in this BTO exercise) in the town/estate they are applying for;
- do not submit any application or be included as occupiers in any application to buy a flat directly from the HDB, a resale flat or an Executive Condominium (EC) unit, that is more than 4 km from the new flat; and
- do not take over the lease or tenancy of a flat (including DBSS flat) or an EC unit, located more than 4 km from the new flat.

(c) *Married Applicants Living with Parents/Married child(ren)

They are applying for a 2-room Flexi flat and have included their parents or married child(ren) in the application.

Parents/married child(ren) who are non-residents or who are on social visit passes/visas to Singapore are not eligible to qualify for the SPS.

Successful applicants must ensure that before they take possession of the 2-room Flexi flat and for a period of 5 years (10 years for Prime Location Public Housing flat) from taking possession of the 2-room Flexi flat, their parents/married child(ren):

- do not withdraw as owner/occupier of the new flat and must physically and continuously occupy the 2-room Flexi flat;
- do not submit any application or be included as occupiers in any application to buy a flat directly from the HDB or a resale flat or an Executive Condominium unit; and
- do not rent an HDB flat (including DBSS flat)

An applicant or occupier listed in the application for a 2-room Flexi flat and who is an owner of an existing HDB flat, must dispose of his interest in the existing flat within 6 months from the date of taking possession of the 2-room Flexi flat. If he/she fails to do so, the 2-room Flexi flat has to be surrendered to HDB and a sum equivalent to 5% of the purchase price of the 2-room Flexi flat booked and/or any other amount as determined by HDB shall be forfeited. The sale of the existing flat in the open market is subject to HDB's approval and prevailing resale policies, rules and regulations.

- (d) For applicants who applied for the SPS to stay near or stay with their parents/married child(ren), their parents/married child(ren) will need to sign an SPS undertaking. The signing needs to be witnessed by an HDB staff either via a video call or in person during the flat selection appointment so that the parents/married child(ren) can acknowledge the conditions under the SPS.

* For 5.5 (b) and (c), applicants under the Fiance/ Fiancee Scheme may also request their application to be processed under the SPS if they are applying for a flat to live near/with their parents or married child(ren).

For the purpose of determining whether the applicant meets the above criteria, HDB will rely solely on its records and/or the records of other relevant authorities as it deems fit. HDB reserves the right to reject as evidence, any form of private tenancy agreements or contracts made by or with the applicant's parents/married child(ren) and any other party, including receipts for rents paid by the applicant's parents/married child(ren).

5.6 *Multi-Generation Priority Scheme

- (a) Applicants who wish to buy a flat under the Multi-Generation Priority Scheme (MGPS) must submit a combined application to buy a 2-room Flexi/ 3-room flat and a 2-room Flexi/ 3-room/ 4-room/ 5-room flat.

The application for the 2-room Flexi/ 3-room flat must be submitted by the parent/s (hereinafter called the "Parent Application") while the 2-room Flexi/ 3-room /4-room /5-room flat application must be submitted by the *married child (hereinafter called the "Married Child Application"). There must be a proven parent-child relationship between the Parents and the Married Child and they must be applicants of their respective applications.

*Applicable to Fiance/Fiancee applicants

- (b) Under the MGPS, both Parent/s and Married Child can only book a 2-room Flexi/ 3-room flat and a 2-room Flexi/ 3-room/ 4-room/ 5-room flat respectively within the same BTO project. All units under the MGPS are pre-identified and specified by HDB. The pre-identification of units under the MGPS is also subject to quotas as may be determined by HDB from time to time.
- (c) The Parents and Married Child applicants must remain eligible to buy the 2-room Flexi/ 3-room flat and 2-room Flexi/ 3-room/ 4-room/ 5-room flat respectively at all times under the MGPS and HDB's prevailing policies.
- (d) Documentary proof of the relationship between the Parent/s and Married Child(ren) [e.g. photocopy of marriage certificate of parents and birth certificate(s) and marriage certificate(s) of married child(ren)] must be submitted during the booking of the units.
- (e) Selection of a 2-room Flexi/ 3-room flat and a 2-room Flexi/ 3-room/ 4-room/ 5-room flat by the Parents and Married Child applicants under the MGPS is subject to the available ethnic quota. Both the Parent Application and Married Child Application will be cancelled if either application's ethnic quota is filled.

If the Parents or the Married Child applicants fail to book a 2-room Flexi/ 3-room flat and 2-room Flexi/ 3-room / 4-room/ 5-room flat respectively when their turn is

due, both the Parent Application and Married Child Application under the MGPS will be cancelled. However, the applications can continue under the Public Scheme, if eligible.

- (f) The Parent/s and Married Child applicants shall become ineligible under the MGPS if:
- (i) either the Parent/s or the Married Child applicants fail, refuse or become ineligible to book a 2-room Flexi/ 3-room flat (Parent Application) or 2-room Flexi/ 3-room/ 4-room/ 5-room flat (Married Child Application) respectively during the selection exercise or fail or refuse to exercise the Option to Purchase.
 - (ii) the Parent Application or Married Child Application is withdrawn or if the HDB cancels the Parent Application or Married Child Application for any reason whatsoever.
 - (iii) the parent(s) passes away or the Married Child's family breaks up by reason of death, divorce or separation or due to any other reason at any time such that the remaining applicant(s) in the Parent Application or Married Child Application is no longer eligible to proceed with the application to buy a 2-room Flexi/ 3-room flat or 2-room Flexi/ 3-room/ 4-room/ 5-room flat under HDB's prevailing policies.
- (g) If the Parent/s or Married Child applicants become ineligible to buy or retain the 2-room Flexi/ 3-room flat (Parent Application) or the 2-room Flexi/ 3-room/ 4-room/ 5-room flat (Married Child Application) under the MGPS and HDB's prevailing policies/conditions in force from time to time, both applications shall be cancelled at the sole discretion of HDB and all monies paid will be forfeited.
- (h) The Parent/s and Married Child applicants are required to sign the Agreement for Lease and make the required downpayment for their respective units at the same time. If either the Parent/s or the Married Child applicants do not proceed with the signing of the Agreement for Lease and make payment, both applications will be cancelled and the option fees will be forfeited.
- (i) The Parent/s or Married Child applicants will be required to collect the keys and take possession of their respective units and pay up the balance purchase price upon receipt of HDB's written notice to do so. If the Parent/s or Married Child applicants fail or refuse to do so, both the Parent/s and Married Child Applications will be cancelled.
- (j) Following the key collection by one party, the remaining Parents or Married Child applicants waiting for key collection must continue to remain eligible to buy the 2-room Flexi/ 3-room flat or 2-room Flexi/ 3-room/ 4-room/ 5-room flat at all times, and collect the keys and pay up the balance purchase price upon receipt of HDB's written notice to do so. Otherwise, the application will be cancelled.

- (k) Upon cancellation of the application, a sum equivalent to 5% of the purchase price of the 2-room Flexi/3-room flat and 2-room Flexi/3-room/4-room/5-room flat or such other amount as may be determined by HDB from time to time will be forfeited.

For the Parents or Married Child applicants who had earlier collected the keys and taken possession of their unit, they shall be required to surrender their unit to HDB and HDB will pay them, at its absolute discretion, a compensation based on the prevailing compensation policy.

In addition, a 5-year wait-out period (10-year period for Prime Location Public Housing flat), which starts from the date of key collection of the unit, will also be imposed on the applicants and essential occupiers who are required by HDB to surrender their unit under the MGPS.

During the 5-year wait-out period (10-year period for Prime Location Public Housing flat), the applicants and their essential occupiers are not allowed to submit any application or be included as essential occupiers in any application for subsidised housing, as defined in clause 9.3.

- (l) The Parents and Married Child applicants cannot dispose of their units or withdraw as the owner/occupier of their respective flats for a period of 5 years (10 years for Prime Location Public Housing flat) from the date of taking possession of the new flat. During the 5-year period (10-year period for Prime Location Public Housing flat), both the Parents and the Married Child must physically and continuously occupy their respective flats.
- (m) Both the Parents and the Married Child applicants shall comply with all other Terms and Conditions as may be imposed by HDB from time to time under the MGPS.

5.7 Assistance Scheme for Second-timers (Divorced/Widowed Parents)

The Assistance Scheme for Second-timers (Divorced/Widowed Parents) ("ASSIST") is offered to Second-timer applicants for the purchase of a 2-room Flexi or 3-room flat in the non-mature estates only, if offered. To qualify for the ASSIST, applicants must indicate their request under Assistance Scheme for Second-timers (Divorced/Widowed Parents) of the Application Form and meet the following conditions:

- (a) Must not have acquired any interest in an HDB flat or private residential property (except for matrimonial flat / property) after the date of divorce / separation or demise of spouse (without prejudice to clause 3.7); and
- (b) Must include a child (natural offspring from lawful marriages or legally adopted) who is below 19 years old at the time of flat application.

Conditions 5.7(a) includes HUDC flats and Executive Condominiums, properties acquired by gift or inheritance, private properties, properties outside Singapore and properties owned, gained or sold through nominees.

6 SELECTION OF FLAT

- 6.1 A computer ballot will be conducted to shortlist applicants and determine their queue positions to book a flat. Those shortlisted will be informed of their queue position and invited to book a flat, subject to the availability of flat and ethnic quota. Applicants who are not shortlisted will be informed that they are unsuccessful in their application.
- 6.2 Applicants' eligibility to buy a flat is assessed during the selection appointment. Hence, applicants who are invited to book a flat must produce all documents requested by HDB for verification. Applicants can book a flat only after they have produced the supporting documents to confirm their eligibility to buy under HDB's prevailing policies, rules and regulations.
- 6.3 If all applicants and their spouses are at least 55 years old at the time of flat application, they can choose to buy the flat on a short lease ranging from 15 to 45 years in 5-year increments. The allowable lease period will be based on the age of the youngest applicant/spouse at the time of flat application. The chosen lease must be able to last all applicants and their spouses until at least age 95. The selection of lease period will be made during the flat selection. However, if the applicant is married and the chosen lease is insufficient to cover the spouse till the age of 95, the application will be cancelled, and the applicant forfeits any deposit or fees as determined by HDB.

Age of youngest applicant/ spouse-Occupier at flat application	Lease period		Age of youngest Owner/ spouse-occupier at the end of minimum lease
	Minimum (Years)	Other Options (Years)	
55 to 59	40	45	95 to 99
60 to 64	35	40, 45	95 to 99
65 to 69	30	35, 40, 45	95 to 99
70 to 74	25	30, 35, 40, 45	95 to 99
75 to 79	20	25, 30, 35, 40, 45	95 to 99
≥ 80	15	20, 25, 30, 35, 40, 45	≥ 95

- 6.4 Upon booking of a flat, applicants will have to pay an option fee (by NETS) and HDB will grant them an Option to Purchase. The option fee (which will form part of the downpayment) payable is \$500.
- 6.5 For applicants who have booked a flat under the BTO, their other applications for a new flat or an EC unit (if any) will be cancelled.

7. APPLICATION FOR MORTGAGE LOAN (applicable to 99-year lease 2-room Flexi flat only)

7.1 Loan Eligibility

Applicants are advised to check on their loan eligibility through the HDB InfoWEB before they commit to buy a flat. Those who intend to apply for an HDB loan in their flat purchase will need to apply for an HDB Loan Eligibility (HLE) Letter first. For applicants who are applying for a home loan from the banks or financial institutions licensed by the Monetary Authority of Singapore (MAS), they are required to produce a valid Letter of Offer.

Applicants who do not require any mortgage loan to buy the HDB flats will have to produce documentary proof showing that they have the financial means to buy the flats.

7.2 HDB Loan Eligibility (HLE) Letter

Applicants may be offered an HDB housing loan of up to 80% of the purchase price of the flat, subject to utilisation of the available balance in their CPF Ordinary Accounts (after the option of retaining up to \$20,000 of the available savings in each of their CPF Ordinary Accounts) and credit assessment by HDB.

For applicants who intend to take a second HDB concessionary loan, the loan amount to be offered will be reduced by the full CPF proceeds (refunded into their CPF Ordinary Accounts) and 50% of the cash proceeds from the disposal of the applicants' existing or immediate past HDB flats. The manner of disposal of their existing or immediate past HDB flats includes sale, transfer, surrender or compulsory acquisition.

Read more about applying for an [HDB Housing Loan and what to note](#).

Applicants who are eligible and are applying for an HDB housing loan, must have a valid HLE letter when they book a flat. Applicants will not be granted a mortgage loan from HDB for their purchase of the HDB flat if they do not have a valid HLE letter by the time they exercise the Option to Purchase (by signing the Agreement for Lease).

If the applicant(s) is/are not using their CPF savings to pay the monthly loan instalments or their CPF savings are insufficient, they will have to pay the monthly loan instalments through GIRO.

If the applicant(s) is/are using their CPF savings to pay part of the monthly loan instalments, they will have to pay the remaining part of the monthly loan instalments through GIRO.

Applicants have to submit a duly completed and signed GIRO Application Form before an HDB housing loan is disbursed.

The approval of loan application shall be at HDB's sole discretion and subject to HDB's prevailing rules and regulations, and such terms and conditions as may be imposed by HDB.

7.3 Mortgage Loan from Banks/Financial Institutions

Applicants who are taking a mortgage loan from banks or financial institutions licensed by the Monetary Authority of Singapore (MAS) will have to obtain a valid Letter of Offer

from the bank/financial institution before they exercise the Option to Purchase by signing the Agreement for Lease.

8. SIGNING AGREEMENT FOR LEASE

- 8.1 The construction of a BTO project and the sale of flats in this project will proceed only after a certain number of flats in the BTO project have been booked. The minimum number of flats to be booked shall be determined by HDB in its absolute discretion and its decision shall be final and conclusive. HDB will assess the minimum number of flats to be booked for each BTO project offered for sale independently.
- 8.2 Once the number of flats booked for a BTO project exceeds the minimum number, applicants will be invited to sign the Agreement for Lease and pay a downpayment. In addition, they have to pay legal and stamp fees on the purchase price.
- 8.3 Within nine (9) months after obtaining the Option to Purchase:
- (a) Applicants who are taking a mortgage loan from HDB or not taking a mortgage loan will have to pay 10% of the purchase price of the flat as downpayment; and
 - (b) Applicants who are taking a mortgage loan from banks or financial institutions licensed by the Monetary Authority of Singapore (MAS) will have to pay 20% of the purchase price of the flat as downpayment.
- 8.4 Applicants who are taking a mortgage loan from banks or financial institutions licensed by the Monetary Authority of Singapore (MAS), will have to comply with the prevailing regulations and guidelines imposed by MAS and the respective banks or financial institutions including stipulations relating to the Loan-To-Value (LTV) limit and cash downpayment.

9. TAKING POSSESSION OF NEW FLAT

9.1 Payment for the Balance of the Purchase Price

- (a) For 99-year lease 2-room Flexi flat
Applicants are required to pay the balance purchase price (inclusive of premium or levy, where applicable), before they can take possession of the flat. They may use their CPF or cash savings and/or mortgage loan to pay the balance purchase price (inclusive of premium or levy, where applicable and subject to CPF Board's and the mortgagee bank's approvals). Payment of levy and accrued interest due to HDB, must be made in cash.
- (b) For short-lease 2-room Flexi
 - (i) No mortgage loan is granted to buy the short-lease 2-room Flexi flat. Applicants are required to pay the balance of the full purchase price and the resale levy (if this applies) before taking possession of the flat.
 - (ii) Applicants may use more CPF savings (if the CPF Board agrees), after they have set aside the Basic Retirement Sum.

For more details, please visit the CPF Board's website at www.cpf.gov.sg

9.2 Disposing of Existing Flat/Property

- (a) An applicant or occupier listed in the application who is an owner of an existing HDB flat (including Design, Build & Sell Scheme (DBSS) flat), must dispose of/ relinquish his/ her interest in the existing flat within 6 months from taking possession of the new flat. The disposal/relinquishment of the existing flat is subject to HDB's approval and prevailing policies, rules and regulations. Any HDB approvals for the existing flat to be rented out will also be revoked after six months from the date of taking possession of the new flat.
- (b) Applicants or occupiers who are existing tenants of an HDB rental flat must terminate the tenancy and surrender vacant possession of the rental flat to HDB within 4 months from taking possession of the new flat.
- (c) Applicants or any occupier listed in the application already own and have an interest in a private property (if this applies) must get rid of any interest in the private property within six months from taking possession of the new flat.

Note: HDB collects personal data from you to administer HDB's public housing programmes and services. We may share, obtain and use necessary data with/from other Government agencies, or with parties to whom you have authorised disclosure of your personal data, except where prohibited by legislation. This is to enable us to service you in the most convenient, efficient and effective way. We will NOT share your personal data with non-Government entities, except where such entities have been authorised to carry out specific Government services or when you have authorised the disclosure.

If you would like to find out more about HDB's Data Protection and Privacy Policy, you can visit our website www.hdb.gov.sg for more details

10 AFTER TAKING POSSESSION OF FLAT

- 10.1 The applicant shall pay all rates, taxes, and charges imposed on the flat after the actual date of completion of the purchase.
- 10.2 The applicant shall not transfer, assign, mortgage, rent out or part with the possession of the flat or any part of the flat without the prior written consent of HDB.
- 10.3 The applicant shall keep in good and tenable repair and condition the interior of the flat including all fixtures and fittings.
- 10.4 The applicant shall notify HDB and obtain its prior written consent from the respective HDB Branch before making any alterations or additions to the flat.
- 10.5 The applicant must observe and comply with all lease administration conditions and policies for ownership of flats, which include the following:
 - (a) Subject to the prior written approval of HDB, the applicant and other essential occupiers must physically and continuously occupy the flat for a 5-year minimum

occupation period (10-year occupation period for Prime Location Public Housing flat) before he can apply to sell it on the open market or to rent out the whole flat (not applicable to Prime Location Public Housing flat as the whole flat cannot be rented out throughout the ownership).

- (b) Applicant and other essential occupiers cannot invest in private residential property, in Singapore or overseas, during the 5-year minimum occupation period of the flat (10-year occupation period for Prime Location Public Housing flat).
- (c) Applicant and other essential occupiers cannot submit or be included in an application to purchase another flat directly from the HDB or a new Executive Condominium from the developer during the 5-year minimum occupation period (10-year occupation period for Prime Location Public Housing flat).
- (d) If the applicant rent out the whole flat, the rental period will not be included in computing the 5-year minimum occupation period. Prime Location Public Housing flat applicant and other essential occupiers are not allowed to rent out the whole Prime Location Public Housing flat throughout the ownership. HDB shall have the sole discretion to determine the computation of the minimum occupation period.
- (e) Applicant must inform HDB of any changes to his household composition in the flat, including changes in marital status.
- (f) Applicant and other essential occupiers have to comply with such other conditions as determined by HDB from time to time.

10.6 Due to the additional subsidies given for purchase of the Prime Location Public Housing Flat, the Flat owners must pay to HDB a fixed percentage of (known as a subsidy recovery amount):

- (i) the higher of the resale price or the valuation (*where HDB assesses that a valuation is required at its sole discretion*) of the whole Flat, when they dispose of the Flat by way of resale (in whole or part); or
- (ii) the valuation of the Flat (*where the consideration for the surrender or compulsory acquisition under the Housing and Development Act 1959, 2020 Revised Edition is based on the valuation, if so determined by HDB at its sole discretion*), when they dispose of the Flat by way of surrender or if the flat is compulsorily acquired by HDB under the Housing and Development Act 1959, 2020 Revised Edition; or
- (iii) the valuation of the lease of the Flat to be sold to HDB under the Lease Buyback Scheme (LBS), when they undergo the LBS transaction.

The payment of the subsidy recovery amount based on the formula above, is a means for HDB to recover the additional subsidies upon disposal of any interest in the Flat or if the flat is compulsorily acquired by HDB. This is in addition to any resale levy which may be payable.

In the case of joint tenancy, all owners of the Flat will be equally liable for the subsidy recovery amount. As for tenancy-in-common, all owners will be liable for the subsidy recovery amount according to their shares in the Flat. Should any owner(s) pass on before the disposal of any interest in the Flat, the full liability for the subsidy recovery amount will fall on the remaining owner(s); and/or the administrator/executor of the late owner's estate; and/or any persons who acquired an interest in the Flat by way of inheritance or gift, upon disposal of any interest in the Flat. Should any owner(s)

transfer his/her interest in the Flat, the full liability for the subsidy recovery amount will fall on the remaining and/or new owner(s), upon disposal of any interest in the Flat, except by way of another transfer.

- 10.7 The payment of the subsidy recovery amount in Clause 10.6 upon the disposal of any interest in the Flat will be prioritised ahead of all other charges/deductions/refunds (e.g. refund of CPF/outstanding mortgage loan etc) except for any outstanding property tax. If there are insufficient proceeds for the payment of the subsidy recovery amount, the shortfall will be treated as a debt owing to HDB by all owners and/or the administrator/executor at the point of disposal.
- 10.8 If the subsidy recovery amount under Clause 10.6 is not fully paid, HDB reserves the right to revoke its consent to the disposal of any interest in the Flat.
- 10.9 If the applicants fail or refuse to comply with Clauses 10.5, HDB has the right to compulsorily acquire the Flat under the Housing & Development Act 1959, 2020 Revised Edition or recover the subsidy recovery amount under Clause 10.6 as a debt and HDB will be claiming from the applicants all costs and expenses (including but not limited to legal costs and administrative fee).
- 10.10 Prime Location Public Housing flats may only be sold or transferred or otherwise disposed to buyers (or such other persons as may be acquiring the flat or an interest in the flat) who meet the prevailing eligibility conditions for the purchase of flats directly from HDB and/ or other conditions, as determined by HDB.

11. FORFEITURE AND WAIT-OUT PERIOD UPON REJECTION OF FLAT

11.1 Before Signing Agreement for Lease

If the applicant rejects the booked flat before he/ she signs the Agreement for Lease, his/ her application will be cancelled and applicants will forfeit the option fee.

11.2 After Signing Agreement for Lease

If the applicant rejects the booked flat after he/ she signs the Agreement for Lease, his/ her application will be cancelled and applicants will forfeit a sum equivalent to 5% of the purchase price of the flat.

- (a) Where the downpayment is paid using applicants' CPF savings, HDB will refund the balance downpayment (if any) to applicants' respective CPF Account. IRAS will process the refund of stamp fees paid using CPF savings, subject to approval.
- (b) Where any part of the balance downpayment is paid in cash, HDB will make the refund to the applicants' bank account. All applicants must sign and submit a Letter of Authorisation specifying the proportion of the refund. The refund of the balance downpayment paid in cash will be made to the bank account via Interbank GIRO based on the details provided by the applicants.

- (c) IRAS will process the refund of stamp fees paid in cash, subject to approval. The refund for any stamp fee using paid in cash will be via cheque and based on the proportion specified by the applicants in the Letter of Authorisation.

11.3 One-year Wait-out Period

Regardless of whether the applicant rejects the booked flat before or after signing the Agreement for Lease, all applicants and essential occupiers listed in the flat application will have to wait out one year before they can apply for another subsidised housing. This shall be without prejudice to any other actions which HDB may take under other clauses.

During the one-year wait-out period, which starts from the date of cancellation of the flat application, the applicants and essential occupiers of the cancelled application are not allowed to submit any application or be included as essential occupiers in any application for subsidised housing, which includes:

- (a) buying a subsidised flat from the HDB;
- (b) buying a resale flat with a CPF Housing Grant (including an Enhanced CPF Housing Grant);
- (c) buying an Executive Condominium (EC) unit from the developer;
- (d) buying a resale flat that has been announced for Selective En bloc Redevelopment Scheme (SERS)

Note: The acceptance of any application does not constitute an approval for the purchase of a flat from HDB. Applicants' eligibility to buy a flat will be assessed under the prevailing policies, rules and regulations. Applicants are required to produce relevant supporting documents to confirm their eligibility for the flat purchase as and when required to do so.

Applicants who are lacking in mental capacity to understand the nature and consequences of the flat transaction they are entering into, will have to appoint a Deputy under the Mental Capacity Act to act on their behalf. HDB reserves the right to cancel application or remove an applicant's name from the application, if the applicant is found to be lacking in mental capacity.

HDB has the right to reject any application or delete any person's name from the application without assigning any reason. If HDB deems that the applicant is not eligible to apply for an HDB flat or becomes ineligible to retain the application under HDB's prevailing policies / conditions in force from time to time, the application will be cancelled and all monies paid will be forfeited, at the sole discretion of HDB.

The General Conditions For Purchase of A Flat Under Build-To-Order System (BTO) contained in this form are current and subject to changes from time to time. HDB reserves the right to add, delete and/or vary the terms and conditions at any time. All decisions by HDB shall be final and conclusive.

Words importing the singular number or the masculine gender herein shall include the plural number or the feminine gender where applicable.

CAUTION: IN ADDITION TO OTHER REMEDIES, THE HOUSING & DEVELOPMENT ACT 1959, 2020 REVISED EDITION PROVIDES THAT ANY PERSON WHO MAKES A FALSE STATEMENT IS LIABLE ON CONVICTION TO A FINE NOT EXCEEDING \$5,000 OR IMPRISONMENT FOR A TERM NOT EXCEEDING 6 MONTHS OR BOTH.

The HDB reserves the right to debar any person who makes a false statement from buying a flat* or taking over ownership of a flat* by way of transfer, being included as an essential occupier of a flat* or taking up an HDB housing loan for a period of 5 years from the date of cancellation of the application or the date of approval to compulsorily acquire the HDB flat. Any existing application registered in the HDB's rental waiting list will also be cancelled.

* includes a unit to be bought under the Executive Condominium Housing Scheme.