



CITY VIEW

@ BOON KENG



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# APPLICATION PROCEDURES AND TERMS AND CONDITIONS FOR THE PURCHASE OF A FLAT SOLD UNDER THE DESIGN, BUILD AND SELL SCHEME, ESTABLISHED UNDER PART IVB OF THE HOUSING AND DEVELOPMENT ACT (CAP 129)

THESE ARE THE APPLICATION PROCEDURES AND TERMS AND CONDITIONS REFERRED TO IN YOUR OPTION TO PURCHASE AND SALE AND PURCHASE AGREEMENT. IF YOU INTEND TO BUY A DESIGN, BUILD AND SELL SCHEME FLAT, YOU WILL BE REQUIRED TO COMPLY WITH ALL THE APPLICATION PROCEDURES SET OUT HEREIN. YOU WILL ALSO BE BOUND BY THE TERMS AND CONDITIONS SET OUT IN THIS BROCHURE.

PLEASE READ THIS SET OF APPLICATION PROCEDURES AND TERMS AND CONDITIONS CAREFULLY **BEFORE** YOU APPLY TO BUY A DESIGN, BUILD AND SELL SCHEME FLAT.

## 1 APPLICATION PROCEDURES

### 1.1 **General**

- (a) The information in this brochure spells out the application procedures as well as the Terms and Conditions for the purchase of a flat sold under the Design, Build and Sell Scheme ("or DBSS") established under Part IVB of the Housing and Development Act Cap 129 (hereinafter referred to as a "DBSS flat") in the development known as - **CITY VIEW @ BOON KENG** - ("DBSS development") developed by - **HOI HUP SUNWAY DEVELOPMENT PTE LTD** - ("the Developer").
- (b) All interested applicants have to meet the prevailing eligibility conditions relating to the purchase of a DBSS flat. Applicants are advised to read these application procedures as well as the Terms and Conditions set out in this brochure relating to the application for the purchase of a DBSS flat in **CITY VIEW @ BOON KENG** before submitting their application forms.
- (c) These application procedures and Terms and Conditions are current at the time of printing.

### 1.2 **Submission of Application Form**

- (a) All applications must be completed in the prescribed E-Application form provided by the Developer and submitted at the point of booking at **www.hoihup.com**
- (b) Any person interested in applying for a DBSS flat is required to submit the duly completed application form together with the originals and copies of all documents required by the Developer/HDB to process the application for purchase of the DBSS flat.
- (c) Applicants who are eligible for the \*CPF Housing Grant and who wish to request for the CPF Housing Grant for the purchase of a DBSS flat must also submit the Application Form for CPF Housing Grant **together** with their DBSS application form to the Developer at the point of booking of the DBSS flat.

\* Note: The CPF Housing Grant includes the Additional CPF Housing Grant, where applicable. Applicants applying for the Additional CPF Housing Grant ("AHG") will also be required to complete the AHG section of the Application Form for CPF Housing Grant.

\* Note:-

- For the application for CPF Housing Grant, please submit all supporting documents to the Developer **within one week** from date of booking of the DBSS flat. If the Developer does not receive the full set of supporting documents as required within one week deadline, HDB will not be able to process your application for the CPF Housing Grant in time for the downpayment.
- Please refer to the Application Form for CPF Housing Grant for more details on submission of the CPF Housing Grant request and the supporting documents.

- (d) The Developer shall have the absolute discretion either to accept or reject any application.

### 1.3 **Documents to submit**

Applicants must submit their application for purchase of a DBSS flat in the prescribed application forms **together** with photocopies of the following documents (where applicable) in respect of **all persons listed in the application form** for verification of their eligibility. Please submit the documents **within one week** from date of booking of the DBSS flat. These documents include:

### 1.3.1 **Proof of Identity/Citizenship**

- (a) For Singapore Citizen: Identity Card
- (b) For Singapore Permanent Resident: Singapore Blue Identity Card
- (c) For Non-citizen: Passport

### 1.3.2 **Proof of Relationship and Marital Status**

- (a) Birth Certificate (to prove relationship between parents/children, siblings etc.); and/or
- (b) Marriage Certificate; and/or
- (c) Divorce documents (for persons who are divorced); and/or
- (d) Deed of Separation (for persons who are legally separated); and/or
- (e) Death Certificate (if applicable).

### 1.3.3 **Proof of Income**

- (a) Employed person
  - (i) Latest original payslip; or
  - (ii) Latest income letter from employer (which must bear either the company's letterhead or stamp and the name and designation of the signatory) stating the current gross monthly income of the employed person.
- (b) Self-Employed person
  - (i) Income tax assessment for the past 12 months; or
  - (ii) Statement of Annual Accounts certified by an Audit Firm to confirm income for the past 12 months; and
  - (iii) Valid Accounting & Corporate Regulatory Authority (ACRA) Computer Information (Business Profile) / Valid license of business / trade; and
  - (iv) Statutory Declaration\* to declare the average monthly income for the past 12 months.
- (c) Commission-based person
  - (i) Latest 12 months commission statements/ payslips; or
  - (ii) Letter from employer stating past 12 months' commissions (which must bear either the company's letterhead or stamp and the name and designation of the signatory).
- (d) Part-time worker
  - (i) Monthly-rated part-time employee with fixed monthly salary is required to submit a letter from employer stating his/her permanent staff status and salary received (which must bear either the company's letterhead or stamp and the name and designation of the signatory).
  - (ii) Hourly-rated part-time employee with variable salary is required to submit the latest 12 months payslips or Letter from employer stating past 12 months salary (which must bear either the company's letterhead or stamp and the name and designation of the signatory).
- (e) Odd-Job worker  
Latest Notice of Assessment from IRAS OR recent letter from employer certifying salaries for the last 12 months.
- (f) Unemployed person
  - (i) Statutory Declaration\* to declare the period of unemployment with no income; or
  - (ii) 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.

\*Statutory Declaration may be executed at the Sales Office at HDB Hub, at any HDB Branch Office or our sales office located at the junction of Boon Keng Road and Bendemeer Road.

### 1.3.4 **Signing of Forms and Undertakings**

The applicant, his spouse or essential occupier listed in the DBSS application shall be required to sign all such forms, letters of consent, letters of undertaking, letters of confirmation, and such other documents ("the documents") as may be required by the Developer/HDB in order to determine their eligibility to purchase a DBSS flat.

The documents shall form an integral part of the Terms and Conditions for purchase of a DBSS flat and any reference to a term or condition in the documents shall be a Term and Condition for Purchase of a DBSS flat.

Failure or refusal to sign any of the documents may render a person ineligible to purchase the DBSS flat and the consequences set out in the Option to Purchase and Sale and Purchase Agreement (if this has been signed) will apply. Further, HDB may take such action as it is empowered to take under the Housing and Development Act (Cap 129), and its Rules and Regulations.

*HDB's prevailing policies, rules and regulations which may be in force from time to time shall apply at all times. All decisions reached in this regard shall be at HDB's sole discretion and shall be final and conclusive.*

### 1.3.5 **Other Documents**

Applicants must also produce such other documents as requested by the Developer/HDB for the purpose of ascertaining their eligibility to buy the DBSS flat.

All documents submitted to the Developer for the purpose of assessing the eligibility of the applicants will be retained by the Developer for record purposes and will be treated by the Developer as strictly confidential. The documents will not be returned to any of the persons listed in the application.

In the event of any change in the applicant's family nucleus as a result, for example, of events such as marriage, death, divorce or separation of any person listed in the application, the applicant must produce the relevant documents (e.g. marriage certificate, death certificate, divorce documents, Deed of Separation etc) to the Developer or HDB. This is to enable the Developer and/or HDB to reassess and reconfirm the applicant's eligibility to continue with the purchase of the DBSS flat.

## 1.4 **Use of Data**

The applicants including all persons listed in the Application Form shall unequivocally and irrevocably consent to and give the Developer and HDB the right to release any information stated in their application forms, as well as such other information it may receive in the course of processing the application for purchase of a DBSS flat/sale of DBSS flat to the buyer as and when necessary, to HDB and to such other parties as may be authorised by HDB for the purpose of processing their applications for the purchase of a DBSS flat and/or to determine the eligibility and/or continued eligibility of the applicant to buy the DBSS flat.

For the purpose of processing the applications relating to the name, NRIC number, nationality, race, sex, date of birth, address and/or other particulars of the applicant(s) and/or any other persons listed in the application form, the Developer shall have the right to rely on its own records, those from the HDB, and/or any other relevant authorities as it deems fit.

Note: Please note that HDB may also collect personal data from applicants/all persons listed in the Application Form to administer HDB's public housing programmes and services. HDB may share the necessary data with other Governmental agencies, unless such sharing is prohibited by legislation. This is to enable HDB to serve the applicants/all persons listed in the application form in the most convenient, efficient and effective way. HDB will not share the personal data of the applicant or any of the persons listed in the application form with non-Government entities, except where such entities have been authorised to carry out specific Government services.

## 1.5 **Mortgage loan**

Applicants may obtain financing for the purchase of the DBSS flat from the HDB or banks or financial institutions licensed by the Monetary Authority of Singapore (MAS). The lending limit is up to 90% of the purchase price of the DBSS flat for an HDB loan, subject to credit assessment, or up to 80% of the purchase price for bank loans.

Applicants are advised to check on their loan eligibility through the HDB InfoWEB before booking a DBSS flat. If they wish to apply for an HDB loan, please note that in addition to the guidelines on proof of income in Section 1.3.3, employed applicants are required to submit to HDB their recent 3 months' payslips, past 15 months' CPF contribution history and Completion Statement (if they had sold away their previous flat). They may also refer to the details provided in the HDB loan information leaflet.

For applicants taking an HDB loan, applicants must have a valid HDB Letter of Offer before they sign the Sale and Purchase (S&P) Agreement for the DBSS flat.

*Applicants who are not eligible for an HDB loan will have to take a mortgage loan from banks or financial institutions licensed by the Monetary Authority of Singapore (MAS).*

## 1.6 CPF Housing Grant

Eligible First-Timer applicants can apply for a CPF Housing Grant to help them buy a DBSS flat. The types of CPF Housing Grants available are:

- (a) CPF Housing Grant for Family [\$20,000/\$30,000]
- (b) CPF Housing Grant for Family (Living Near Parents/Married Child) [\$30,000/\$40,000]
- (c) Additional CPF Housing Grant [\$5,000 to \$40,000]
- (d) CPF Housing Grant for Singles [\$11,000]
- (e) CPF Housing Grant for Singles (living with parents) [\$20,000]
- (f) CPF Housing Top-Up Grant [where applicable]
- (g) Half-Housing Grant [\$15,000/\$20,000]

The CPF Housing Grant and Additional CPF Housing Grant, where applicable will be given only once to eligible Singapore Citizen applicants who purchase a 2-room or bigger DBSS flat from the developer. Applicants who are eligible for the CPF Housing Grant and who wish to request for the grant must submit the Application Form for CPF Housing Grant with supporting documents to the developer at the point of booking of the DBSS flat.

Note: Applicants applying for the Additional CPF Housing Grant ("AHG") will be required to submit their proof of income for the past 12 months at the time of application.

For more information on the detailed eligibility conditions of the respective CPF Housing Grants, please refer to the application forms for the respective CPF Housing Grants.

## 1.7 Enquiry

If you have any enquiries,

Please call **HOI HUP SUNWAY DEVELOPMENT PTE LTD** at tel no. 9850 0062 / 9800 0506 / 6311 9555. Alternatively, you may fax/email your enquiry to fax no. 6271 9282 /email address at [enquiry@hoihup.com](mailto:enquiry@hoihup.com) or visit their website at [www.hoihup.com](http://www.hoihup.com)

You may visit the HDB InfoWEB at [www.hdb.gov.sg](http://www.hdb.gov.sg) for general information on DBSS.

### IMPORTANT NOTICE TO ALL APPLICANTS FOR CITY VIEW @ BOON KENG

1. PLEASE DO NOT MAKE ANY MISREPRESENTATION (THROUGH ACTS OF OMISSION OR OTHERWISE) OR ANY FALSE STATEMENTS REGARDING YOUR ELIGIBILITY TO BUY THE DBSS FLAT AS IT WILL RESULT IN TERMINATION OF YOUR SALE AND PURCHASE AGREEMENT WITH THE DEVELOPER.
2. THE DEVELOPER WILL TERMINATE THE SALE AND PURCHASE AGREEMENT IF YOU ARE NOT ELIGIBLE OR HAVE CEASED TO BE ELIGIBLE TO BUY THE DBSS FLAT. IF THE DEVELOPER TERMINATES THE SALE AND PURCHASE AGREEMENT, THE DEVELOPER MAY FORFEIT AND KEEP 20% OF THE PURCHASE PRICE. IT IS THEREFORE IMPORTANT THAT YOU ENSURE THAT YOU ARE ELIGIBLE TO BUY THE DBSS FLAT AND CAN CONTINUE TO MAINTAIN THIS ELIGIBILITY THROUGHOUT THE PERIOD OF OWNERSHIP OF THE DBSS FLAT. FOR YOUR INFORMATION, THE MINIMUM OCCUPATION PERIOD FOR A DBSS FLAT IS 5 YEARS FROM THE DATE OF TAKING POSSESSION OF THE DBSS FLAT.
3. YOU WILL HAVE TO FOLLOW THE APPLICATION PROCEDURES AND THE TERMS AND CONDITIONS SET OUT IN THIS BROCHURE IF YOU INTEND TO BUY A DBSS FLAT. HOWEVER, PLEASE NOTE THAT THE APPLICATION PROCEDURES AND TERMS AND CONDITIONS SET OUT HERE ARE NOT EXHAUSTIVE OR FINAL. WHILST WE HAVE TAKEN EVERY CARE AND ATTENTION TO COMPILE IT, THE DEVELOPER DOES NOT WARRANT THAT THE CONTENTS IN THIS BROCHURE REPRESENT ALL THE APPLICATION PROCEDURES, TERMS AND CONDITIONS AND REQUIREMENTS OF THE HOUSING AND DEVELOPMENT BOARD AND OTHER RELEVANT AUTHORITIES OR THAT THE INFORMATION IS FREE FROM ERRORS OR OMISSIONS. THE CONTENTS IN THIS BROCHURE MAY BE SUBJECT TO SUCH CHANGES AS DEEMED NECESSARY BY THE HOUSING AND DEVELOPMENT BOARD AND THE RELEVANT AUTHORITIES.

## TERMS AND CONDITIONS FOR THE PURCHASE OF A DBSS FLAT

### PART 1: INTRODUCTION

- 1.1 The DBSS is a Scheme established under Part IVB of the Housing and Development Act (Cap 129). It enables the Developer to design, build, price and sell public housing.
- 1.2 On or soon after the Temporary Occupation Permit or Certificate of Statutory Completion (whichever is the earlier) is issued for the DBSS development, the DBSS flat will vest in the HDB in the manner set out at section 65P of the Housing and Development Act (Cap 129).

### PART 2: ELIGIBILITY CONDITIONS

#### 2.1 General Conditions

- (a) The applicant, co-applicant(s) and all the proposed occupiers listed in the application for the purchase of a DBSS flat including their spouses must first qualify in **all aspects** to buy a flat direct from HDB under HDB's prevailing policies, terms and conditions for purchase of a direct-purchase flat from HDB.

#### 2.2 Family Nucleus

The applicant, co-applicant and occupiers listed in the Application Form must be able to form a family nucleus, defined as being any one of the following:

- (a) Applicant and his spouse and children (if any). An occupier who is married must also include his/her spouse;
- (b) Applicant (single) and both his parents; and siblings (if any);
- (c) Applicant (widowed or divorced) and children under his legal custody;
- (d) Applicant and fiancé/fiancée (please see paragraph 2.3);
- (e) Orphaned applicant and his single siblings; (to submit copies of Death Certificates of parents for verification) (please see paragraph 2.4); or
- (f) Such other categories as HDB in its absolute discretion may deem a proper family nucleus.

#### 2.3 Fiancé/Fiancée Scheme

- (a) For the purchase of a DBSS flat under the Fiancé/Fiancée Scheme, both the applicant and his fiancée must be unmarried, widowed or divorced (with Certificate of Making Interim Judgement Final having been granted) at the time of application. They must produce their marriage certificate for inspection by the Developer, within 3 months after taking possession of the new DBSS flat. However, if the applicant and his fiancée have been given a CPF Housing Grant, they must produce their marriage certificate for inspection by the Developer before they can take possession of the DBSS flat.

If the purchasers inform the Developer or if the Developer is aware that the applicant and his fiancée have broken off their fiancé/fiancée relationship or will not be able to submit their marriage certificate to the Developer by the above-stated deadline, thus rendering them ineligible to continue with the purchase of the DBSS flat, the Sale and Purchase Agreement, if already entered into, will be terminated. Upon termination of the Sale and Purchase Agreement, the Developer will be entitled to forfeit an amount equivalent to 20% of the DBSS flat's purchase price in accordance with the provisions of the Sale and Purchase Agreement.

- (b) For a married couple who buys a DBSS flat under the Public Scheme with the CPF Housing Grant and who subsequently annul their marriage, or for a couple who buys the DBSS flat under the Fiancé/Fiancée Scheme with the CPF Housing Grant and is then unable to produce the marriage certificate within the deadline set out above as required under the Fiancé/Fiancée Scheme:
  - (i) The couple will be required to return the CPF Housing Grant together with interest accrued. Any shortfall must be topped up in cash. If the full amount cannot be recovered, the outstanding amount (inclusive of interest) will be treated as a debt owed by them to the Government (hereinafter referred to as "the debt"). The couple will not be eligible to rent a flat from HDB, buy or take over the ownership of another HDB flat, DBSS flat or Executive Condominium unit until the debt is settled in full.

- (ii) HDB also reserves the right to recover the CPF Housing Grant with interest if the DBSS flat purchase is terminated at any time from the date of disbursement of the grant by HDB till the date the applicants take possession of the DBSS flat or if the DBSS flat or any interest therein is sold, transferred, assigned or otherwise disposed by the applicant or by any mortgagee or any person on or before the expiration of the 5-year minimum occupation period of the DBSS flat. The minimum occupation period is computed from the date of taking possession of the DBSS flat. It excludes any period of non-occupation e.g. subletting of whole flat.
  - (iii) HDB also reserves the right to recover the Additional CPF Housing Grant with interest if the applicants have rendered themselves ineligible for the CPF Housing Grant. (Please refer to the Application for CPF Housing Grant Form for the details.)
  - (iv) Without prejudice to any other action as may be available in law, any recovery of CPF Housing Grant with interest may be recovered by HDB on the Singapore Government's behalf or by the Central Provident Fund Board.
- (c) If an applicant applies with his fiancée as co-applicant under the Fiancé/Fiancée Scheme, both applicants must be at least 21 years of age. Any person who is below 21 years old but above 18 years old can only be listed as a proposed occupier in the application for a DBSS flat.
  - (d) If either Fiancé/Fiancée is below 21 years old but 18 years old and above, the written consent of the parents or the legal guardian of this person who has not attained the age of 21 must be submitted with the application.
  - (e) The applicant must be a Singapore Citizen and his fiancée (listed either as the co-applicant/proposed occupier) in the application must be either a Singapore Citizen or a Singapore Permanent Resident.

## 2.4 Orphans Scheme

An applicant (single) and his sibling(s) who are orphans may apply for a DBSS flat under the Orphans Scheme. For such an application, the applicant must be a Singapore Citizen and his sibling(s) (listed as the co-applicant(s)/proposed occupiers) must comprise of at least one Singapore Citizen or Singapore Permanent Resident. All applicant/co-applicant(s) must be at least 21 years of age at the time of application. A single orphan applicant and all his unmarried siblings are to be listed in the same application.

## 2.5 Citizenship

Each family nucleus must comprise of at least two Singapore Citizens or one Singapore Citizen and one Singapore Permanent Resident. The applicant must be a Singapore Citizen. The co-applicant and essential occupiers listed in the application may be Singapore Citizens or Singapore Permanent Residents.

## 2.6 Age

All applicants must be at least 21 years old at the time of application.

## 2.7 Income Ceiling

The total gross income of all persons listed in the Application Form must not exceed \$8,000/- per month at the time of application.

## 2.8 Ownership / Interest in Property

A person is not eligible to buy a DBSS flat if he, his spouse, any occupiers listed in the Application Form or their spouses:

- (a) are the owners of any other *flat, house, building or land\** or have an estate or interest therein; or
- (b) have at any time within 30 months immediately prior to the date of making an application to the Developer to buy the DBSS flat, or between the date of the application and five years from the date of taking possession of the DBSS flat, acquired, sold/disposed of any flat, house, building or land\* of which he was the owner, or divested himself of any interest therein.

*\*Includes but is not limited to HUDC flats (whether privatized or not), Executive Condominiums, properties acquired by gift, properties inherited as beneficiaries under a will or as a result of the Intestate Succession Act, private properties, commercial properties and industrial properties, as well as properties owned / acquired/ disposed through nominees regardless of whether any of these properties are located in Singapore or overseas.*

- (c) are ex-Executive Condominium owners who terminated the Sale and Purchase Agreement after they had taken possession of the Executive Condominium Units and have not satisfied a 30-month period from the date of termination of the Sale and Purchase Agreement of the Executive Condominium Units.

HDB may consider exempting persons from conditions 2.8 (a), (b) and (c) if an application is made for exemption, based on the merits of each case. The processing time required by HDB to consider the case is about 3 weeks and the applicant will need to pay a non-refundable processing fee of \$50/\$150 (whichever applicable and subject to GST) to HDB. The applicant is required to submit all the documents as required by HDB for the purpose of processing the exemption application within one week from the date of the exemption application. This is to allow HDB to process the request and confirm the applicants' eligibility to buy the DBSS flat in time for the processing of CPF Housing Grant, HDB mortgage loan (if applicable), and signing of Sale and Purchase Agreement.

*Note: For more information on request for HDB's exemption, please refer to the HDB InfoWEB at [www.hdb.gov.sg](http://www.hdb.gov.sg)*

## 2.9 Time Bar

- (a) An applicant, his spouse or essential occupier listed in the DBSS application who is an existing owner or previous owner of a flat bought directly from HDB, a DBSS flat or a resale flat bought under the CPF Housing Grant Scheme ("the flat"), may apply to buy a DBSS flat on condition that a 5-year period (excluding the subletting of whole flat and any period of non-occupation) has lapsed from the \*date of taking possession of the flat to the date of this application for the purchase of a DBSS flat. This 5-year period also applies to ex-EC owners.
- (b) Any person currently listed as an essential occupier of an existing HDB flat bought directly from HDB, a DBSS flat or a resale flat bought under the CPF Housing Grant Scheme ("existing flat") may apply to buy a DBSS flat or be listed as an occupier of the DBSS flat only if he has stayed in the existing flat for 5 years from the \*date of taking possession of the existing flat to the date of this application for purchase of the DBSS flat.
- (c) A person who is divorced may apply to buy a DBSS flat or be listed as an occupier if more than 5 years have lapsed from the date the divorce is finalized to the date of the application for purchase of a DBSS flat. The divorced person may however, apply with his/her parents or new spouse or be listed as an occupier in their application to buy a DBSS flat within the 5-year period.
- (d) A person who bought an Executive Condominium Unit or DBSS flat with CPF Housing Grant and terminated the Sale and Purchase Agreement may apply to buy a DBSS flat on condition that a 5-year period has lapsed from the date of the termination of the Sale & Purchase Agreement of their earlier Executive Condominium or DBSS purchase to the date of this application for purchase of a DBSS flat.

The computation of the time bar or any time-frame, whether mentioned in this clause or otherwise in these terms and conditions or otherwise in this brochure is subject to HDB's prevailing policies, rules and regulations and all decisions made by HDB in this regard are final and conclusive.

*Note: \*In the above section. "the date of taking possession" refers to :*

- i. the date of key collection, for flats that are bought direct from HDB, or*
- ii. the date of resale completion, for purchase of resale flats from the open market bought with the CPF Housing Grant, or*
- iii. the date of transfer at market value of the flat bought with CPF Housing Grant, or*
- iv. the date of key collection for Executive Condominium Units / DBSS flats bought from the developer, whichever is applicable.*

## PART 3: OTHER ELIGIBILITY CONDITIONS

### 3.1 Non-Deletion of Essential Occupier

Any person listed as an essential occupier in the application for the purchase of a DBSS flat must continue to be listed in the application and stay in the DBSS flat during the 5-year minimum occupation period. An essential occupier is defined as a person whose inclusion as an occupier in the application helps to form the family nucleus and/or meet other eligibility conditions such as the citizenship condition as required by the HDB for the applicant to qualify for a DBSS flat.

#### Essential occupiers in existing HDB flat or DBSS flat

Essential occupiers in an existing HDB flat or DBSS flat are owners/occupiers of an existing HDB flat or DBSS flat who are essential to the formation of a family nucleus for the existing HDB flat or DBSS flat. If the deletion of their names from the existing HDB flat or DBSS flat will result in the remaining owners being unable to retain the said flat, such essential occupiers may purchase or be included in a DBSS application **only if** another person can be included as an owner/occupier of the existing HDB flat or DBSS flat to form a family nucleus with the remaining owner(s), OR if the remaining owner is also included in the DBSS application, the existing HDB flat or DBSS flat must be disposed off within 6 months from the date of taking possession of the new DBSS flat.

### 3.2 Change of Applicant / Occupier

Any request for change or deletion of applicants / occupiers listed in the application is subject to HDB's approval. If HDB finds the existing applicants/occupiers ineligible to continue with the application, the Developer will cancel the application and the legal consequences as set out in the Option to Purchase/Sale and Purchase Agreement will apply.

### 3.3 Outstanding Debts Owing to the HDB

In the event there is any outstanding debt\* and/or unpaid registration deposit or such other amount\*\* as may be owed to or required by the HDB, by/from any person listed in the application form, such person shall be required to settle the amount owed with interest and pay an administrative charge to be determined at the discretion of HDB. This is to be settled in full before his application to buy a DBSS flat can be considered by the Developer.

*(\* If the applicant is an existing owner of an HDB flat or DBSS flat, "debt" does not include the existing mortgage loan granted on the HDB flat or DBSS flat.)*

*(\*\* If the applicant has previously applied for an HDB flat under the Fiancé/Fiancée Scheme, the registration deposit which was previously paid for using CPF and such other sums required by HDB will have to be repaid by the applicant to the Developer in cheque or Cashier's Order issued in favour of the Housing and Development Board before the applicant and co-applicant(s) sign the Sale and Purchase Agreement for the DBSS flat.)*

### 3.4 Debarment

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

### 3.5 Ethnic Classification

The application and selection of a DBSS flat will be subject to HDB's requirements relating to ethnic classification. Each application will be classified based on the ethnicity of the head of the household regardless of whether he is listed as the main applicant, co-applicant or proposed occupier. For example, in an application consisting of a married couple, the husband will be considered the head of household and the ethnic classification of the application would be based on his ethnic group. HDB will decide on who is the head of the household based on its own criteria and its decision on this matter will be final.

### 3.6 \*Minimum Occupation Period (MOP) For Existing Flat

<sup>1</sup>Flat Owners (and their spouses) must have physically occupied the flat for a period of at least 5 years (excluding the subletting of whole flat and any period of non-occupation) at the time of the application for a DBSS flat. This 5-year occupation period is computed from the <sup>2</sup>date of taking possession of the flat to the date of application for a DBSS flat.

Owners (and their spouses) of a resale flat or a flat transferred at market value must have physically occupied the resale flat for a period of at least one year, two and a half years or three years (whichever \*MOP is applicable) computed from the <sup>2</sup>date of taking possession of the resale flat to the estimated date of obtaining the Temporary Occupation Permit for the DBSS development as determined/estimated by the Developer (excluding period(s) of non-occupation e.g. subletting of the whole flat) before they can take possession of the DBSS flat. If they wish to apply for a DBSS flat where the Temporary Occupation Permit for the DBSS development has already been issued, they must have met the relevant MOP at the time of the application.

The \* Minimum Occupation Period (MOP) for:

- (i) Direct-purchase HDB flats, DBSS flats and resale HDB flats bought with the CPF Housing Grant is 5 years.
- (ii) Resale HDB flats bought without the CPF Housing Grant and financed with HDB loans is \*\* 2<sup>1</sup>/<sub>2</sub> years or 3 years.
- (iii) Resale HDB flats bought without the CPF Housing Grant and the owners have not taken any mortgage loan from HDB or have taken loan from HDB and have since redeemed/refinanced their loan with the banks is \*\* 1 year or 3 years.
- (iv) HDB flat acquired by way of transfer at market value is \*\* 1 year or 3 years.
- (v) Direct-purchase HDB flats, DBSS flats or resale HDB flats bought with the CPF Housing Grant taken over by non-original occupiers through an outright transfer is the balance of the 5-year MOP, subject to a minimum of \*\* 2<sup>1</sup>/<sub>2</sub> years or 3 years.
- (vi) HDB flats bought under the Selective En-bloc Redevelopment Scheme (SERS) is 7 years from the date of selection of the replacement flat (provided the applicant has taken possession of the replacement flat) or 5 years from the <sup>2</sup>date of taking possession of the replacement flat, whichever is earlier.
- (vii) Executive Condominium Unit bought from the developer is 5 years.

Note: \* The MOP is computed from the date of taking possession of the HDB flat. The MOP for Executive Condominium Unit is computed from date of Temporary Occupation Permit (TOP) of the Executive Condominium development.

\*\* The MOP is:

- (a) 2<sup>1</sup>/<sub>2</sub> years or 1 year for transaction that took place before 5 Mar 2010; or
- (b) 3 years for transaction that took place on / after 5 Mar 2010

Footnote: <sup>1</sup>This flat refers to a flat bought direct from HDB, a DBSS flat, an Executive Condominium Unit, a resale flat bought from the open market with the CPF Housing Grant or a resale flat bought from the open market with re-housing benefits under the Selective En-Bloc Redevelopment Scheme ("SERS").

<sup>2</sup>The date of taking possession refers to:

- i. the date of key collection, for flats that are bought direct from HDB, or
- ii. the date of resale completion, for purchase of resale flats from the open market, or
- iii. the date of transfer at market value of the flat, or
- iv. the date of key collection for Executive Condominium Units / DBSS flats bought from the developer, whichever is applicable

The HDB shall have the absolute discretion to determine whether the applicant, co-applicant(s) and the occupiers and their spouses satisfy the MOP.

- 3.7 If the applicant or co-applicant(s) or any of the occupier(s) and their spouses fall within any of the following situations as shown in Table 1 below which will result in them being ineligible to buy another \* flat, they will similarly be ineligible to buy a DBSS flat.

**Table 1**

1 <sup>st</sup> Flat	2 <sup>nd</sup> Flat	Next Flat
(a) HDB flat	<ul style="list-style-type: none"> <li>• HDB flat with payment of Resale Levy</li> </ul>	<p><b>*No longer eligible to buy:</b></p> <ul style="list-style-type: none"> <li>• a flat direct from HDB,</li> <li>• a resale flat with CPF Housing Grant,</li> <li>• a DBSS flat or</li> <li>• an Executive Condominium unit</li> </ul>
(b) Resale flat with CPF Housing Grant	<ul style="list-style-type: none"> <li>• DBSS flat without payment of Resale Levy</li> </ul>	
(c) Executive Condominium with CPF Housing Grant / DBSS flat with CPF Housing Grant	<ul style="list-style-type: none"> <li>• Executive Condominium without payment of Resale Levy</li> </ul>	
(d) Executive Condominium without CPF Housing Grant / DBSS flat without CPF Housing Grant	<ul style="list-style-type: none"> <li>• HDB flat without payment of Resale Levy</li> <li>• DBSS flat with CPF Housing Grant</li> <li>• Executive Condominium with CPF Housing Grant</li> <li>• Resale flat with CPF Housing Grant</li> </ul>	

Note: Ex-SERS lessees who have enjoyed two housing subsidies (includes the sale of SERS rehousing benefits) or Ex-HUDC lessees whose HUDC units are privatised and have previously enjoyed a housing subsidy, will also not be eligible for the housing options \* in the table above.

- 3.8 Each family nucleus and/or any person listed in the application form is allowed to book only one flat at any one point in time. If the applicant/co-applicant has booked a DBSS flat, he and/or any person listed in the application form is not allowed to make a separate application to rent, purchase or take over the ownership of an HDB flat/DBSS flat/Executive Condominium. If the applicant/co-applicant wishes to buy a DBSS flat in another DBSS project, an Executive Condominium unit or buy another flat from HDB, they will have to first inform the DBSS Developer in writing that they do not wish to exercise the Option to Purchase for the DBSS flat. Applicants who make multiple bookings for DBSS flats, HDB flats or Executive Condominium Units will be disqualified. In the event an applicant has booked more than one DBSS flat or has booked one DBSS flat and one HDB flat/Executive Condominium at the same time, all his bookings and applications will be cancelled with financial forfeiture.
- 3.9 The applicant, co-applicant and other essential occupiers have to maintain their eligibility to buy the DBSS flat throughout the period of ownership of the DBSS flat. For example, they must remain in occupation of the DBSS flat and are not allowed to be deleted from the DBSS flat within the minimum occupation period (MOP). The MOP for the DBSS flat is 5 years and it commences from the date of taking possession of the DBSS flat (excluding the subletting of whole flat and any period of non-occupation).

- 3.10 The Developer shall have the right to reject/cancel any application or delete any person's name from the application without assigning any reason whatsoever. Without prejudice to the generality of the aforesaid right, the application shall be cancelled if the HDB and/or the Developer deem(s) that the applicant is not eligible to apply for a DBSS flat or becomes ineligible to retain his application under the provisions contained in the Housing and Development Act (Cap 129) and its relevant Regulations, all prevailing policies applicable to DBSS, all prevailing policies applicable to buy an HDB flat under its Homeownership Scheme (so far as relevant to DBSS) as well as such other directions or instructions as may be issued by the HDB from time to time, and the consequences as set out in the Option to Purchase/Sale and Purchase Agreement and the Housing and Development Act together with its relevant Rules and Regulations will apply.

## PART 4: PRIORITY SCHEMES

### 4.1 Important Notes

Applicants may wish to apply for a DBSS flat under one of the following Priority Schemes, i.e. the Third Child Priority Scheme or the Married Child Priority Scheme. Each applicant is allowed to apply for a DBSS flat under only one of the Priority Schemes in accordance with the HDB's prevailing policies.

Applicants requesting for priority must indicate their interest under "Request for Married Child Priority Scheme" or "Request for Third Child Priority Scheme" of the Application Form. If the applicants do not meet the eligibility criteria under the respective priority scheme applied for, their application will automatically be processed under the Public Scheme.

If the applicant breaches any of the conditions for the Priority Schemes or makes any false declaration / misrepresentation under any of these Schemes for the purchase of a DBSS flat under these schemes, such as to render him ineligible to purchase/continue with the purchase of the DBSS flat, the Sale and Purchase Agreement will be terminated. Upon termination of the Sale & Purchase Agreement, the Developer will be entitled to impose a forfeiture equivalent to 20% of the DBSS flat's purchase price. HDB also reserves the right to take such action as it may be entitled to under the Housing and Development Act (Cap 129) and its relevant Rules and Regulations, including but not limited to compulsorily acquiring the flat.

### 4.2 Third Child Priority Scheme

- (a) Each family must have at least 3 children (natural offspring from lawful marriages) and comply with the following conditions:
  - (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. All the children qualifying for the scheme must be listed in the application; and
  - (ii) Both parents must be Singapore Citizens, or if only one parent is a Singapore Citizen, the other must be a Singapore Permanent Resident. Where one of the parents is deceased, the remaining parent must be a Singapore Citizen.
- (b) Each family is only allowed to enjoy the benefit of the Third Child Priority Scheme to buy an HDB or DBSS flat once.
- (c) Birth Certificates (photocopies) of the children must be submitted together with the application.

### 4.3 \*Married Child Priority Scheme

Priority may be given to married applicants upon request, if they meet any of the following criteria:

- (a) They are applying for a DBSS flat located in the same town as their parents or married child, who are lessees, tenants, occupiers of an HDB flat; or
- (b) Their parents' or married child's existing housing block is within 2 km from the nearest block offered in the DBSS development applied for; or
- (c) Their parents or married child own and occupy private property that is located in the same town or within 2 km from the nearest block offered in the DBSS development applied for; or
- (d) Their parents or married child will be living with them in the DBSS flat to be purchased and will be included in the application.

*\*Applicants under the Fiancé/Fiancée Scheme can also request for their application to be processed under this Scheme if they are applying to live near/with their parents.*

Parents/married child(ren) who are non-citizens or who are on social visit pass/visa to Singapore are not eligible for the Scheme.

Applicants under 4.3(a) to 4.3(d) must ensure that their parents or married child continue to reside in the same flat/property or same town for a period of 5 years from the date of taking possession of the new DBSS flat. They are not allowed to move to another HDB flat/property outside the existing town within the 5-year occupation period.

*For the purpose of determining whether the applicant meets the above criteria, HDB will rely solely on its records 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 and any other party, including receipts for rents paid by the applicant's parents/married child.*

## **PART 5: QUOTA FOR FIRST-TIMERS**

**5.1** First-Timer applicants will be allocated more units of the DBSS flat supply for application during the initial launch period determined by HDB, subject to the prevailing Ethnic Integration Policy quota on the flats available for selection to the various ethnic groups.

To be considered as a First-Timer application, the applicant, co-applicants, essential occupiers and their spouses for the purchase of a DBSS flat must not:

- (a) be the owners of a flat bought direct from HDB, a DBSS flat or an Executive Condominium Unit bought from the developer; or
- (b) have sold a flat bought direct from HDB, a DBSS flat or an Executive Condominium Unit bought from the developer; or
- (c) have received the CPF Housing Grant for their purchase of an HDB resale flat; or
- (d) have transferred at market value a flat bought direct from HDB or an HDB resale flat bought under the CPF Housing Grant Scheme; or
- (e) have ever enjoyed other forms of housing subsidy such as enjoyed SERS benefits or privatisation of HUDC estate

## **PART 6: GRASSROOTS ORGANISATION SCHEME ("GRO")**

**6.1** If an applicant is applying for a DBSS flat under the Grassroots Organisation Scheme ("GRO"), he must remain in continuous service with the Grassroots Organisation right up to the point when he takes possession of the DBSS flat.

### **6.2 Before taking possession**

The applicant must produce to the Developer for verification, at the time when he takes possession of the DBSS flat, a written confirmation from the Advisor of his Grassroots Organisation confirming his continuous service with the Grassroots Organisation.

## **PART 7: SELECTION OF A DBSS FLAT**

### **7.1 Mode of Sale**

- (a) The mode of sale of a DBSS flat to eligible applicants is determined by the Developer.

### **7.2 Application and Selection of a DBSS flat**

- (a) Any person interested in applying for a DBSS flat is required to submit the completed application form, indicate their request for priority under the various priority schemes such as Third Child Priority and Married Child Priority Schemes. He is also required to submit the Application for CPF Housing Grant Form, including request for the Additional CPF Housing Grant (if applicable) together with the originals and copies of all documents required by the Developer/HDB. Please also refer to clause 1.2 of the Application Procedures at page 2 of this brochure.
- (b) Where the Developer launches the DBSS development by way of a Balloting method, the application must be submitted before the closing date as stipulated by the Developer. Under the Balloting method, the Developer will conduct a ballot to shortlist applicants. Applicants will be notified by the Developer (via post). The shortlisted applicants will be invited to select a DBSS flat based on their balloted queue positions in the balloting exercise.
- (c) If the Developer launches the DBSS development by way of a Walk-in Selection method, the applicant may submit an application and proceed to select a DBSS flat if the applicant and all persons listed in the application form satisfy the basic eligibility criteria to buy a DBSS flat as assessed by the Developer. The selection will be done on a first-come-first-served basis.

- (d) Upon selection of a DBSS flat, the applicant is required to pay a booking fee equivalent to 5% of the purchase price of the DBSS flat by way of cash/Cashier's Order or cheque made payable to the Developer in exchange for an Option to Purchase.
- (e) Detailed eligibility checks on the eligibility of the applicant and all persons listed in the application form will be conducted subsequently by HDB. If any applicant or any person listed in the application form is at this stage assessed as being not eligible to buy a DBSS flat, the Option to Purchase will be null and void and the developer will refund the booking fee in full without interest in such instances.

## **PART 8: SIGNING SALE AND PURCHASE AGREEMENT**

- (a) The applicant/co-applicant(s) will be required to sign the Sale and Purchase Agreement with the Developer within four weeks from the date the title deeds and the Sale and Purchase Agreement for the DBSS flat have been delivered to them or their solicitors in accordance with the requirements set out in the Option to Purchase.
- (b) Applicant/co-applicant(s) are required to pay the balance of the downpayment for the DBSS flat on the date the Option is exercised or within nine weeks from the date of the Option to Purchase, whichever is the later. Applicant/co-applicant(s) who have applied for the CPF Housing Grant and are eligible for the said CPF Housing Grant may use the CPF Housing Grant to pay the balance downpayment.

## **PART 9: TAKING POSSESSION OF NEW DBSS FLAT**

Upon obtaining the Temporary Occupation Permit (TOP) in respect of the DBSS development, the Developer will invite the buyers to take possession of their respective DBSS flats.

### **9.1 Disposal of Existing Flat**

- (a) Applicants or occupiers listed in the application for purchase of a DBSS flat who are owners of an existing HDB/DBSS flat, must dispose or relinquish ownership of the existing HDB/DBSS flat within 6 months from the date of taking possession of the new DBSS flat or such other period as may be stipulated by the HDB in writing.

Without prejudice to such other action as may be available, if the applicants or occupiers do not comply with the above condition, HDB may exercise its right under the Housing & Development Act (Cap 129) to compulsorily acquire the existing HDB/DBSS flat or the DBSS flat. The compensation payable for the compulsory acquisition shall be solely determined by the HDB and shall be subject to the discharge of the outstanding mortgage loan, deduction of arrears, all other charges and administrative fee (if any) owing to the HDB.

- (b) Applicants or occupiers listed in the application for purchase of a DBSS flat who do not qualify to resell their existing HDB/DBSS flat to their own buyer as they have not owned or physically occupied the existing HDB/DBSS flat for the requisite minimum occupation period, are required to surrender the existing HDB/DBSS flat to HDB within 6 months from the date of taking possession of the new DBSS flat or such other period as may be stipulated by the HDB in writing.

If the applicants or occupiers do not surrender the existing HDB/DBSS flat within the period stipulated herein or such extended time as HDB may in its sole discretion grant, without prejudice to such other action as may be available, HDB may exercise its right under the Housing & Development Act (Cap 129) to compulsorily acquire the existing HDB/DBSS flat or the DBSS flat and the applicants or occupiers shall be given a compensation solely determined by the HDB, less the outstanding mortgage loan, deduction of arrears, all other charges and administrative fee (if any) payable by them to the HDB.

- (c) Applicants or occupiers who are existing tenants of an HDB rental flat must terminate the tenancy and surrender vacant possession of the rental HDB flat to HDB within 4 months from the date of taking possession of the DBSS flat.

### **9.2 Renovation of DBSS flats**

- (a) The purchasers must comply with HDB's renovation guidelines and authorize an HDB registered renovation contractor to apply for a renovation permit from HDB on their behalf before carrying out any renovation works that require HDB's prior approval.
- (b) The purchasers are required to seek developer's consent for any proposed renovation works so long as the Certificate of Statutory Completion (CSC) for the development and the Lease for the DBSS flat has not been issued.

### 9.3 Rectification of Defects

- (a) The purchaser shall give written notice to the Developer directly of:
- (i) any defects discovered within the Defects Liability Period;
  - (ii) defects relating to water seepage through external walls, ceiling leakage and spalling concrete within the period of the Extended Warranties [ i.e. ten-year warranty against spalling concrete and a five-year warranty against ceiling leakage and wall leakage from external wall]; and
  - (iii) any inherent/latent defects which become apparent before or after the expiry of the Defects Liability Period and the Extended Warranties.
- (b) Upon receipt of the notice from the purchaser, the Developer shall carry out a proper investigation and rectify the defects

## PART 10: TREATMENT OF HDB FLAT APPLICANTS WHO BOOK DBSS FLATS

**10.1** \*HDB flat applicants who have yet to select an HDB flat may purchase a DBSS flat. Their HDB flat applications will be cancelled by HDB after they have booked a DBSS flat. Upon the cancellation of the HDB flat application, the administrative fees paid for the HDB flat will be forfeited.

**10.2** Applicants who have earlier booked an HDB flat, a DBSS flat or an Executive Condominium unit are not eligible to book another DBSS flat. They are required to cancel their earlier HDB, DBSS or Executive Condominium application before they can book a DBSS flat.

*(\*HDB flat applicants referred to in clause 10) refer to applicants of direct-purchase HDB flats.)*

## PART 11: USE OF CENTRAL PROVIDENT FUND ("CPF") MONIES FOR THE PURCHASE OF A DBSS FLAT

### 11.1 Use of CPF Monies

- (a) Only the applicant and co-applicant(s) may use their CPF monies for the purchase of a DBSS flat. The occupiers listed in the application are not allowed to use their CPF monies for the purchase.
- (b) The initial 5% booking fee paid in cash will form the minimum cash payment when the applicants exercise the Option to Purchase. The remaining downpayment can be paid from CPF funds. The CPF Housing Grant, if applicable, forms part of the CPF monies and may be used to pay the balance downpayment. The CPF Housing Grant has to be used first before any withdrawal of CPF from the applicant's/co-applicant's Ordinary Account. Legal fees and stamp duties may be paid using cash, or CPF monies.
- (c) The use of CPF monies for the purchase of the DBSS flat shall be governed by the Central Provident Fund Act and its relevant Rules and Regulations as well as the prevailing policies and terms and conditions that the CPF Board or the relevant authority may impose from time to time in relation to the purchase of properties under the Public Housing Scheme. The CPF Housing Grant will be treated as part of the CPF funds of the buyer.
- (d) Applicant/co-applicant(s) who are using the CPF Housing Grant and/or CPF monies for the purchase of a DBSS flat are also required to submit the CPF withdrawal form to CPF Board immediately upon their booking of a DBSS flat.

## PART 12: OTHER GENERAL CONDITIONS

**12.1** Subject to Section 65R of the Housing and Development Act (Cap 129), all decisions made by the Developer and/or HDB shall be final and conclusive and shall not be called into question by the applicants.

**12.2** The Application Procedures and Terms and Conditions relating to the purchase of a DBSS flat (In **CITY VIEW @ BOON KENG** and developed by **HOI HUP SUNWAY DEVELOPMENT PTE LTD**) are current at the time of printing and are subject to the provisions contained in the Housing and Development Act (Cap 129) and its relevant Regulations, HDB's prevailing policies applicable to DBSS as well as under its Homeownership Scheme (so far as relevant to DBSS), as well as such other directions or instructions as may be issued by HDB from time to time. The HDB, the Developer (with HDB's consent) and/or the relevant authorities (with HDB's consent) reserve the right to add, delete and/or vary the said application procedures and terms and conditions at any time as they deem fit without giving any prior notice.

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

## THE DESIGN, BUILD AND SELL SCHEME DEVELOPMENT AT



### FREQUENTLY-ASKED-QUESTIONS AND ANSWERS

**PLEASE READ THIS BEFORE YOU BUY A DESIGN, BUILD AND SELL SCHEME FLAT. ("DBSS FLAT")**

#### **SECTION ONE: GENERAL INFORMATION**

##### **Q1 What is Design, Build & Sell Scheme (DBSS) housing?**

A1 The Design, Build & Sell Scheme (DBSS) involves the private sector in the development of public housing so as to bring about greater innovation in building and design and provide more housing choices.

Under the DBSS, private developers will be responsible for the entire flow of the public housing development process – from bidding for the land, designing the project, overseeing construction and eventually, selling the flats directly to eligible flat buyers. Developers will be given maximum flexibility to design and implement their projects, so long as this does not compromise the objectives, fundamentals and characteristics of public housing.

DBSS flats will be offered for sale under similar eligibility rules, terms and restrictions as those applicable to new HDB flats. Permanent resident households, high-income households and others currently not eligible to buy new HDB flats will not qualify to buy DBSS flats.

On completion of the development, the developer will hand over the project to HDB for management. HDB will carry out the housing administration functions for DBSS flats. Likewise, Town Councils will manage the common property and maintain the car parks.

##### **Q2 As a buyer of a DBSS flat, I would like to know whether DBSS flats come furnished like private condominiums?**

A2 The Developer is given the flexibility to decide on the design, layout, fixtures and fittings within the DBSS flats. The details will be provided by the Developer during their project launch.

#### **SECTION TWO: ELIGIBILITY AND PRIORITY SCHEMES**

##### **Q3 The Developer will be selling the DBSS flats at market price. Why do I need to meet eligibility conditions and face restrictions in re-selling my flat in future?**

A3 The Developer is stepping into HDB's shoes to develop public housing under DBSS. The target market for DBSS flats remains similar to that for new HDB flats. You must satisfy the eligibility conditions for purchase of new HDB flats before you qualify to buy DBSS flats. All the rules are put in place to ensure the affordability of the DBSS flats to the target groups.

Restrictions such as the minimum occupation period (MOP) condition is a fundamental policy to underscore that DBSS flats is for owner occupation and not for the purpose of speculation to generate income. Hence, you will need to satisfy an MOP of five years (computed from the date of taking possession of the DBSS flat and excluding the subletting of whole flat and any period of non-occupation) before you may sell your flat in the resale market.

##### **Q4 What are the basic eligibility conditions to buy a DBSS flat? How do I know if I qualify to buy?**

A4 DBSS flats will be offered for sale under similar eligibility rules, terms and restrictions as those prevailing and applicable to new HDB flats. The main eligibility rules include the requirement of a family nucleus of one Singapore Citizen with at least another Singapore Citizen or Singapore Permanent Resident, income ceiling of \$8,000 per month, minimum age of 21 years and non-ownership of private residential property.

For further details on the eligibility conditions, please refer to the DBSS Terms and Conditions or the HDB InfoWEB at [www.hdb.gov.sg](http://www.hdb.gov.sg)

##### **Q5 What is Ethnic Integration Policy? Is it applicable to DBSS flats and how would I be affected?**

A5 The Ethnic Integration Policy (EIP) has been implemented since 1989 to ensure a balanced mix of different ethnic groups and to prevent the formation of ethnic enclaves in public housing estates. It helps to promote racial integration and fosters harmonious living among ethnic communities.

The EIP is applicable to the sale of flats under the DBSS, since it is still considered public housing. The Developer needs to adhere to this policy, which is applied uniformly and consistently across all ethnic groups in the sale of new flats, allocation of rental flats as well as resale flats in the open market.

Under the EIP, a quota is set for each ethnic group for each block. During selection, you will be able to book a DBSS flat if the limit for your ethnic group has not been reached.

**Q6 What is a family nucleus for the purpose of application for a DBSS flat?**

A6 A family nucleus can consist of one of the following combinations:

- (a) applicant and his spouse and children (if any). An occupier who is married must also include his spouse;
- (b) applicant (single) and both his parents, and siblings (if any);
- (c) applicant (widowed or divorced) and children under his legal custody;
- (d) applicant and fiancé/fiancée;
- (e) orphaned applicant and his single siblings (to submit copies of Death Certificates of parents for verification), a single orphan applicant and all his unmarried siblings are to be listed in the same application; or
- (f) such other categories as HDB in its absolute discretion may deem a proper family nucleus

**Q7 If we plan to get married later, can we apply for a DBSS flat now? When do we need to produce our marriage certificate under the Fiancé/Fiancée Scheme?**

A7 Yes, you can apply to buy a DBSS flat under the Fiancé/Fiancée Scheme.

However, if you have received the CPF Housing Grant, you will be required to produce your marriage certificate to the Developer for inspection before you take possession of the DBSS flat.

If your fiancé or fiancée is below 21 years old, he or she can only be included as an occupier in your application. The written consent from the minor's parents or guardians must be submitted together with the application.

**Q8 Can I buy a DBSS flat if I own a subsidized flat that was bought direct from HDB as my first HDB home?**

A8 If you and/or your spouse owns a subsidized flat bought direct from HDB (or a resale HDB flat bought under the CPF Housing Grant Scheme) as your first HDB home, you can apply for a DBSS flat if you meet the following conditions:

- (a) you and/or your spouse must have occupied the flat for at least five years (excluding the subletting of whole flat and any period of non-occupation) at the time of application for a DBSS flat; and
- (b) you and/or your spouse are able to meet the eligibility conditions for buying a DBSS flat.

You and/or your spouse must dispose of the HDB flat within six months from the date of taking possession of the DBSS flat.

**Q9 I own a resale HDB flat (without CPF Housing Grant) and have obtained HDB Branch Office's approval to sublet my flat. When can I apply to buy a DBSS flat with the Developer? Can I also continue to sublet my flat after I book a DBSS flat that is under construction?**

A9 You can apply to buy a DBSS flat if you are able to satisfy the minimum occupation period for your existing resale HDB flat. You can also continue to sublet your flat. However, you will need to meet the minimum occupation period (MOP) of <sup>1</sup>one year, two and a half years or three years (whichever is applicable) for your flat before you can apply for a DBSS flat. This period *excludes* the subletting of whole flat and any period of non-occupation. It is computed from the date of resale completion of your flat to the DBSS project's estimated Temporary Occupation Permit (TOP) date.

*Footnote <sup>1</sup> The Minimum Occupation Period (MOP) for:*

- (a) Resale HDB flats bought without the CPF Housing Grant and financed with HDB loans is **\*\* 2<sup>1</sup>/<sub>2</sub> years or 3 years.**
- (b) Resale HDB flats bought without the CPF Housing Grant and the owners have not taken any mortgage loan from HDB or have taken a loan from HDB and have since redeemed/refinanced their loan with the banks is **\*\* 1 year or 3 years.**

**\*\* The MOP is:**

- (a) **2<sup>1</sup>/<sub>2</sub> years or 1 year for transaction that took place before 5 Mar 2010; or**
- (b) **3 years for transaction that took place on / after 5 Mar 2010**

For further details on the eligibility conditions, please refer to the DBSS Terms and Conditions and the HDB InfoWEB at [www.hdb.gov.sg](http://www.hdb.gov.sg)

**Q10 Can I buy a DBSS flat if I own a private property? Can I be exempted if I have inherited a minority interest in a private property?**

A10 If you or your spouse owns a private property in Singapore/overseas, you are **not** eligible to buy a DBSS flat from the Developer if you and/or your spouse own full share in the property. If you have disposed of your private property, you will need to satisfy a 30-month time period before you can apply for a DBSS flat.

If you and/or your spouse have a minority interest in a private property, you may request for exemption prior to your DBSS application and submit the necessary documents to support your request. Approval for exemption may be granted on compassionate grounds depending on the merits of each case.

*For more information on request for HDB's exemption, please refer to the HDB InfoWEB at [www.hdb.gov.sg](http://www.hdb.gov.sg)*

**Q11 I have sold an Executive Condominium Unit which I previously bought from the EC developer. It was my first flat purchase. Can I still buy a DBSS flat? If I can buy, do I need to pay a resale levy?**

A11 You can still apply to buy a DBSS flat after you have met the 5-year period from the date of taking possession of the earlier Executive Condominium Unit and after you have met the 30-month period from the effective date of disposal (i.e. date of legal completion of the sale of the Executive Condominium Unit, evidenced by the Notice of Transfer or such other documentary evidence as HDB may require) of the Executive Condominium Unit. Since DBSS flats are sold at market prices, you do not need to pay the resale levy.

**Q12 Can I buy or invest in private residential property in Singapore/overseas after I have bought a DBSS flat?**

A12 You cannot buy or invest in a private residential property (including overseas ones) from the date of your application to buy a DBSS flat up to the expiry of the five-year Minimum Occupation Period (MOP). The MOP is calculated from the date of taking possession of the DBSS flat (excluding the subletting of whole flat and any period of non-occupation).

**Q13 I owe HDB money, for example the \$5,000 registration deposit when my earlier flat application with HDB was cancelled. Do I need to pay this \$5,000 to HDB now?**

A13 Yes, you will need to pay the registration deposit (with interest) to HDB before you can qualify to buy another subsidized housing, Executive Condominium Unit or DBSS flat. As you are buying a DBSS flat, please pay the amount to the DBSS Developer by cheque or Cashier's Order issued in favour of "the Housing and Development Board" before you can sign the Sale and Purchase Agreement of the DBSS flat.

**Q14 Are the Third Child Priority (TCP) Scheme and the Married Child Priority Scheme (MCPS) applicable to DBSS? Can I request for more than one priority scheme in my flat application?**

A14 Yes, Third Child Priority (TCP) Scheme and the Married Child Priority Scheme (MCPS) are applicable to DBSS. These schemes were put in place to meet specific social objectives, such as to promote mutual care and support between married children and their parents and to promote a three-child family norm. The conditions for the two priority schemes are similar to those which apply when making an application for new HDB flats.

You can only request for one priority scheme even if you are eligible for more than one scheme. Please indicate which priority scheme you are requesting for in the Application Form.

**SECTION THREE: APPLICATION PROCEDURES AND CANCELLATION**

**Q15 How do I go about buying a DBSS flat?**

A15 You can submit your application to the Developer of the DBSS project directly through the Developer's website at [www.hoihup.com](http://www.hoihup.com), or approach the Developer of the DBSS project at the Developer's show flat/sales office to submit your application together with your supporting documents (whichever is applicable). You may also check with the Developer on the details of the application procedures.

To expedite the processing of your application, please submit all the required supporting documents promptly to the Developer upon selection of your DBSS flat. Upon selection of the DBSS flat, you will be required to pay a booking fee of 5% of the purchase price of the DBSS flat by cash/Cashier's Order or cheque to the developer in exchange for an Option to Purchase. After you have selected your DBSS flat, detailed eligibility checks on all persons listed in your application will be conducted. The developer or your solicitors will inform you on or before the signing of the Sale and Purchase Agreement whether you are eligible for the purchase. You must continue to maintain this eligibility even after you have taken possession of your DBSS flat.

**Q16 What documents do I need to give to the Developer when I book a DBSS flat?**

A16 You have to produce documents to the Developer for verification of your eligibility when you book a DBSS flat. These documents include proof of:

- a) identity/citizenship, e.g. NRIC;
- b) relationship and marital status, e.g. birth certificate and marriage certificate;
- c) Income, e.g. latest payslip or an official letter from their employers stating their gross income, Income Tax Return/Assessment; and
- d) other documents as required by the Developer/HDB.

For further details on documents required, please refer to the DBSS Application Procedures and Terms and Conditions.

**Q17 I have submitted an application to buy a direct-purchase HDB flat but have not booked a flat yet. Can I apply to buy a DBSS flat?**

A17 Yes, if you have not booked a flat with HDB yet, you can apply and book a DBSS flat directly with the Developer. HDB will cancel your HDB flat application after you have booked a DBSS flat with the Developer.

**Q18 I have booked an HDB flat and sign the Agreement. Can I buy a DBSS flat?**

A18 If you have already booked an HDB flat and signed the Agreement but are interested in applying for a DBSS flat, you have to cancel your booking or terminate the Agreement with HDB before you can book a DBSS flat. Upon the cancellation, a financial forfeiture will be imposed by HDB.

**Q19 I have been granted an Option to Purchase/signed the Sale and Purchase Agreement for an Executive Condominium (EC) unit or another DBSS flat. Can I buy a DBSS flat now?**

A19 If you have been granted an Option to Purchase for an EC Unit or a DBSS flat and have decided not to exercise it, you will have to inform the developer of your decision not to exercise that Option to Purchase before you are allowed to buy a DBSS flat. A forfeiture will be imposed by the developer.

If you have already exercised the Option/signed the Sale and Purchase Agreement for the EC unit or another DBSS flat, you will not be eligible to buy a DBSS flat unless the Sale and Purchase Agreement for your DBSS flat purchase is rescinded. The developer must agree to the rescission and if they allow it, a forfeiture may be imposed by them.

**Q20 What is the penalty if I were to give up my DBSS flat after I have paid the Booking Fee and obtained the Option To Purchase but before I execute the Sale and Purchase Agreement?**

A20 If you give up your DBSS flat before you execute the Sale and Purchase Agreement with the Developer, the Developer will impose a forfeiture of 25% of the booking fee paid as provided in the Option To Purchase.

**Q21 What is the consequence if my purchase of the DBSS flat is terminated after I have executed the Sale and Purchase Agreement?**

A21 If your Sale and Purchase Agreement with the Developer is terminated in accordance with the provisions found in the Sale and Purchase Agreement (for example, because you have ceased to be eligible to continue with the purchase of the DBSS flat), the Developer can impose a financial forfeiture amounting to 20% of the flat's purchase price. Please also check with your solicitor on other expenses related to the transaction in the event of a termination.

It is therefore **very important** for you to ensure that you remain eligible to buy the DBSS flat **before** you sign the Sale and Purchase Agreement. This is because you must be able to maintain this eligibility starting from the point of execution of the Sale and Purchase Agreement and also throughout the period of ownership. HDB also reserves the right to take the relevant action pursuant to the Housing and Development Act (Cap 129) and its prevailing policies.

**Q22 What are the possible consequences if I were to give up my DBSS flat due to a break-up in the fiancé/fiancée relationship after I have signed the Sale and Purchase Agreement?**

A22 Under the Fiancé/Fiancée Scheme, you will need to produce your marriage certificate for the Developer's verification as required under the Fiancé/Fiancée Scheme (*for further details on the scheme, please refer to the DBSS Terms and Conditions*). If at any point in time, there is a break-up in the Fiancé/Fiancée relationship, you will become ineligible to continue with the DBSS purchase. In this situation, the Developer can terminate your Sale and Purchase Agreement and impose a forfeiture amounting to 20% of the purchase price paid.

If you have received a CPF Housing Grant for your purchase, you and your fiancé/fiancée will be required to return the CPF Housing Grant together with accrued interest. Any shortfall has to be repaid in cash. If the full amount cannot be recovered at that juncture, the outstanding amount will be treated as a debt owed by you and your fiancé/fiancée to the Government. Both of you will also not be eligible to rent/buy or take over the ownership of another HDB flat, DBSS flat or Executive Condominium unit until you have paid up this debt in full (with interest).

#### **SECTION FOUR: FINANCING AND CONVEYANCING**

**Q23 How much do I have to pay when I book a DBSS flat with the Developer? If I proceed to sign the Sale & Purchase Agreement, how much do I need to pay?**

A23 You will need to pay an option fee (5% of the flat's selling price) in cash, cheque/cashier's order upon successful booking of the flat. You will also need to pay the balance **15% of the Purchase Price** on the date the Option is exercised or within 9 weeks from the date of Option to Purchase, whichever is the later. This amount can be paid by CPF Housing Grant, CPF Monies, and/or housing loan from HDB. You may wish to note that banks or financial institutions can only grant a loan of up to 80% of the purchase price.

However, the above sets out the general position only. The Developer may offer a progress payment scheme or a deferred payment scheme in the sale of DBSS flats. Under the progress payment scheme, you will need to pay the balance purchase price progressively to the Developer depending on the progress of the construction. Please check with the Developer and get specific details about the payment schedule that applies for your development.

**Q24 Can I use CPF money to finance the purchase of a DBSS flat?**

A24 Yes. You may use your CPF savings to buy a DBSS flat. However, the cash difference between the purchase price of the flat and your CPF savings plus your housing loan, has to be paid first before your CPF savings can be released. You can reserve your CPF savings, when you first submit the application to use CPF for DBSS flats for payment under the progress payment scheme. The Home Protection Insurance Scheme (HPS) administered by the CPF Board will be extended to DBSS flats. For more details, please enquire with the CPF Board directly.

**Q25 Can I obtain an HDB loan when I buy a DBSS flat?**

A25 Similar to buying a flat from HDB, you can also apply for an HDB concessionary interest rate loan if you meet the prevailing HDB mortgage financing criteria and credit assessment on concessionary loans. For instance, buyers who have previously enjoyed 2 HDB concessionary interest rate loans will not be eligible for another HDB loan. In such a situation, you will have to apply for a bank loan if you need a loan to finance the purchase of your DBSS flat.

Before any housing loan is granted by HDB, you must use all the available savings in your CPF Ordinary Accounts (after reserving an amount required for payment of stamp, registration and conveyancing fees and CPF Home Protection Insurance Premium) for the purchase of the flat.

**Q26 As HDB is providing HDB concessionary interest rate loans to eligible flat buyers for DBSS flats, what are the criteria to be eligible for an HDB concessionary interest rate loan?**

A26 Generally, flat buyers can apply for HDB concessionary interest rate loan if at least one buyer is a Singapore citizen and you and your essential occupiers (if any) meet all the conditions as follows:

- (a) have a gross monthly household income not exceeding \$8,000;
- (b) have not previously taken two or more HDB concessionary interest rate loans;
- (c) do not own any private residential property (including HUDC flat & Executive Condominium) in Singapore or overseas;
- (d) have not disposed of any private residential property within 30 months before the date of application for HDB Loan Eligibility (HLE) letter and have never taken any HDB concessionary interest rate loan;
- (e) do not own more than one owner-operated market / hawker stalls or any commercial / industrial property in Singapore or overseas; and
- (f) do not own any market / hawker stall or commercial/industrial property for investment purpose.

Please submit your Application Form for HDB Housing loan when you book the DBSS flat from the Developer.

If you are taking your second concessionary interest rate loan, HDB will take into account both the cash and CPF proceeds from the sale of the existing or immediate past HDB flat in determining the quantum of the second concessionary interest rate loan.

**Q27 If I am taking an HDB loan, how much of my CPF savings can I withdraw to pay for my DBSS flat? Is there a CPF withdrawal limit?**

A27 You can use your Ordinary Account savings and future monthly CPF contributions in this account to buy a DBSS flat and/or to pay the monthly instalments of the HDB loan up to the Valuation Limit (VL). The VL is the lower of the purchase price or value of the DBSS flat at the time of purchase.

If your housing loan is still outstanding when your total CPF usage has reached the VL, you may withdraw further CPF savings if you can set aside the prevailing Minimum Sum cash component (for members below 55 years old), or the Minimum Sum cash shortfall (for members 55 years old and above). For further enquiries, you may call C Board's enquiry line 1800-227-1188 or visit the CPF Board's website at [www.cpf.gov.sg](http://www.cpf.gov.sg)

**Q28 If I am taking a bank loan, how much CPF can I use to purchase a DBSS flat?**

A28 You can use your Ordinary Account savings and future monthly CPF contributions in this account to buy a property and/or to pay the monthly instalments of the bank loan up to the Valuation Limit (VL).

If your housing loan is still outstanding when your total CPF usage has reached the VL, you may withdraw further CPF savings up to the applicable Housing Withdrawal Limit, if you can set aside the prevailing Minimum Sum cash component (for members below 55 years old), or the Minimum Sum cash shortfall (for members 55 years old and above). For further enquiries, you may call CPF Board's enquiry line 1800-227-1188 or visit the CPF Board's website at [www.cpf.gov.sg](http://www.cpf.gov.sg).

**Q29 Does HDB provide conveyancing services for buyers in the purchase / mortgage of a DBSS flat?**

A29 HDB provides conveyancing services for buyers who are purchasing a DBSS flat. However, buyers are free to choose whether they want to engage HDB or private solicitors to act for them in the purchase/mortgage of a DBSS flat.

*For more information on financing with an HDB concessionary interest rate loan and conveyancing services, please refer to the Information Leaflet, which can be obtained at the Developer's showflat, and the HDB InfoWEB at [www.hdb.gov.sg](http://www.hdb.gov.sg)*

**SECTION FIVE: RESALE LEVY**

**Q30 If I am an ex-owner of a flat bought direct from HDB (or an HDB resale flat bought under the CPF Housing Grant Scheme in the open market), do I have to pay a resale levy for my HDB flat when buying a DBSS flat?**

A30 No, you do not need to pay any resale levy.

**Q31 I am not too sure if I am still eligible to buy a DBSS flat from the developer as I have previously bought two flats direct from HDB. How can I know if I can still buy a DBSS flat?**

A31 If the applicant or co-applicant(s) or any of the occupier(s) and their spouses fall within any of the following situations as shown in Table 1 below which will result in them being ineligible to buy another \*flat, they will similarly not be eligible to buy a DBSS flat.

**Table 1**

1 <sup>st</sup> Flat	2 <sup>nd</sup> Flat	Next Flat
(a) HDB flat	• HDB flat with payment of Resale Levy	<b>*No longer eligible to buy:</b> <ul style="list-style-type: none"> <li>• a flat direct from HDB,</li> <li>• a resale flat with CPF Housing Grant,</li> <li>• a DBSS flat or</li> <li>• an Executive Condominium unit</li> </ul>
(b) Resale flat with CPF Housing Grant	• DBSS flat without payment of Resale Levy	
(c) Executive Condominium with CPF Housing Grant / DBSS flat with CPF Housing Grant	• Executive Condominium without payment of Resale Levy	
(d) Executive Condominium without CPF Housing Grant / DBSS flat without CPF Housing Grant	<ul style="list-style-type: none"> <li>• HDB flat without payment of Resale Levy</li> <li>• DBSS flat with CPF Housing Grant</li> <li>• Executive Condominium with CPF Housing Grant</li> <li>• Resale flat with CPF Housing Grant</li> </ul>	

Note: Ex-SERS lessees who have enjoyed two housing subsidies (includes the sale of SERS rehousing benefits) or Ex-HUDC lessees whose HUDC units are privatised and have previously enjoyed a housing subsidy, will also not be eligible for the housing options \* in the table above.

## **SECTION SIX: CPF HOUSING GRANT**

### **Q32 Is the CPF Housing Grant Scheme applicable to DBSS applicants?**

A32 Yes, eligible applicants can apply for a CPF Housing Grant. The types of CPF Housing Grant that are available for DBSS applicants are as follows:-

- a) CPF Housing Grant for Family [\$20,000/\$30,000]
- b) CPF Housing Grant for Family (Living Near Parents/Married Child) [\$30,000/\$40,000];
- c) Additional CPF Housing Grant [\$5,000 to \$40,000]
- d) CPF Housing Grant for Singles [\$11,000]
- e) CPF Housing Grant for Singles (living with parents) [\$20,000]
- f) CPF Housing Top-Up Grant [where applicable]
- g) Half-Housing Grant [\$15,000/\$20,000]

*For more information on the detailed eligibility conditions, please refer to the application forms for the respective CPF Housing Grants.*

*Please submit your Application Form for CPF Housing Grant when you book the DBSS flat from the Developer.*

### **Q33 Who are eligible for the CPF Housing Grant?**

A33 Generally, you must be a Singapore Citizen who has not previously enjoyed any housing subsidy, with an eligible family nucleus and meet all the prevailing eligibility conditions for buying a flat direct from HDB.

(Please refer to the application forms for the respective CPF Housing Grants for more details on the conditions applicable.)

### **Q34 What will render me ineligible for the CPF Housing Grant?**

A34 To be eligible for the CPF Housing Grant, the applicant and all the essential family members listed in the application to buy a DBSS flat must not:

- (a) be the owners of a flat bought direct from HDB; or
- (b) have sold a flat bought direct from HDB; or
- (c) have received the CPF Housing Grant for their purchase of an Executive Condominium unit, DBSS flat or an HDB resale flat; or
- (d) have transferred at market value a flat bought direct from HDB or an HDB resale flat bought under the CPF Housing Grant Scheme; or
- (e) have ever enjoyed other forms of housing subsidy such as enjoyed SERS benefits or privatisation of HUDC estate

### **Q35 What is an eligible family nucleus for the purpose of applying for the CPF Housing Grant for Family?**

A35 The CPF Housing Grant for Family will only be given to eligible applicants with a family nucleus comprising of one of the following:

- (a) married couple;
- (b) fiancé and fiancée (applicants must produce their marriage certificate before they take possession of the DBSS flat); or
- (c) widowed/divorced person with child/children under his/her legal custody.

### **Q36 My wife and I are both Singapore Citizens. My parents' HDB flat is within the same town as the DBSS project. Can I apply for the "higher-tier" grant if I wish to live near my parents/parents-in-law? Can I also apply for the Married Child Priority Scheme (MCPS) if I am applying for the Higher-Tier Grant?**

A36 Yes, you can request for both MCPS and the higher-tier CPF Housing Grant for Family (Living Near Parents/Married Child) when you apply for DBSS, so long as you are able to meet the conditions of both schemes.

Note: The CPF Housing Grant for Family (Living Near Parents/Married Child) of \$40,000 can be given to \*married applicants upon request, if they buy a DBSS flat to live with or near to their parents.

Generally, the conditions for the CPF Housing Grant for Family (Living Near Parents/Married Child) of \$40,000 are as follows:

- (i) the applicants are applying for a DBSS flat located in the same town as their parents or married child, who are lessees, tenants or occupiers of an HDB flat; or
- (ii) the applicants' parents or married child's existing housing block is within 2 km from the nearest block offered in the DBSS development applied for; or
- (iii) the applicants' parents or married child own and occupy private property that is located in the same town or within two km from the nearest block offered in the DBSS development applied for; or
- (iv) the applicants' parents or married child will be living with them in the DBSS flat to be bought and will be included in the application.

*(\* Applicants under the Fiancé/Fiancée Scheme can also request their application to be processed under the CPF Housing Grant for Family (Living Near Parents/Married Child) Scheme if they are applying to live near/with their parents. However, they must produce their marriage certificate before they take possession of their flat.)*

**Q37 I am single and wish to buy a DBSS flat with my parents listed as occupiers in my application under the Public Scheme. Can I qualify for the CPF Housing grant for Singles?**

A37 If you and your parents have not enjoyed any form of housing subsidy and you are at least 35 years old, you can request for the \$20,000 CPF Housing Grant for Singles (Living with parents).

**Q38 Can two or more related single family members qualify to buy a DBSS flat? If so, can they request for the CPF Housing Grant?**

A38 A single citizen can qualify to buy a DBSS flat by forming a family nucleus with his parents. If he and his parents have not enjoyed any form of housing subsidy and he is at least 35 years old, he can request for the CPF Housing Grant for Singles.

Single Citizens who are orphans can form a family nucleus with their siblings under the Orphans Scheme. The CPF Housing Grant for Singles is limited to only 1 grant per household for application submitted under the Public Scheme or Orphans Scheme.

**Q39 I have an HDB flat bought with the Singles Grant. I recently got married and my spouse is a Singapore Citizen who has never enjoyed any form of housing subsidy. Can I apply for the Top-up Grant for the purchase of a DBSS flat?**

A39 Yes, you can apply for the CPF Housing Top-up Grant for your DBSS flat purchase within six months from the date of registration of your marriage.

**Q40 I have just joined the workforce recently. My fiancée and I have a combined monthly income of less than \$4,000. Can we apply for the Additional CPF Housing Grant (AHG) when we buy a DBSS flat?**

A40 The Additional CPF Housing Grant (AHG) is meant to help lower-income families own homes. It will be given on top of the existing housing subsidies for the purchase of HDB flats and DBSS flats.

You can apply for the AHG provided you meet the relevant conditions. For example, you or your fiancée must be in continuous employment for two years prior to your flat application (documentary proof of this **must** be produced). Both of you would also need to satisfy all other conditions to qualify for the grant, for example, not owning any private property.

**Q41 Singapore Citizen (SC) / Singapore Permanent Resident (SPR) households are eligible for a grant amount of \$20,000. My wife is a SPR, while I am the SC when we book the DBSS flat. Can we qualify for the Citizen Top-Up subsequently upon my wife obtaining Singapore citizenship or we have a citizen child?**

A41 Yes, you may apply for the Citizen Top-Up if you are still the applicant/owner of the flat. You must submit your request to HDB for processing together with the relevant supporting documents, **within 6 months** upon your wife obtaining Singapore citizenship or you have a citizen child. Upon approval, the Citizen Top-Up of \$10,000 will be credited to your wife's CPF account if she obtains citizenship, provided she is a joint applicant/owner of the DBSS flat. Alternatively, the Citizen Top-Up will be credited to your CPF account, if you have a citizen child.

**Q42 How do I apply for the CPF Housing Grant?**

A42 You must complete and sign the Application Form for CPF Housing Grant and submit it together with all your supporting documents for example, payslips and marriage certificate to the Developer when you book a DBSS flat with them. The supporting documents that are required can be found in the DBSS brochure on Application Procedures/Terms and Conditions as well as the Application Form for CPF Housing Grant. The Application Form for CPF Housing Grant is available from the developer or at their sales office at the site of the development.

If you did not bring all the supporting documents required, please submit the outstanding ones within one week from date of booking. If the full set of supporting documents are not received as required within the one-week deadline, HDB will not be able to process your application for the CPF Housing Grant in time for the downpayment.

All grant applications must be submitted to HDB before you sign the Sale and Purchase Agreement with the Developer. If you have already signed the Sale and Purchase Agreement with the Developer, you will not be eligible for the CPF Housing Grant.

**Q43 How will the CPF Housing Grant be given and can I use it as downpayment for my DBSS flat?**

A43 If you are eligible for the CPF Housing Grant, it will be credited into your CPF account as part of your CPF funds. You can use the grant to pay the CPF portion of the downpayment at the time of signing the Sale and Purchase Agreement and after you have paid the 5% cash payment. However, further CPF, if any, can only be released after you have paid all the cash difference.

To ensure that the CPF Housing Grant is available for your use, please complete and submit the CPF withdrawal form to CPF Board for their processing upon your booking of a DBSS flat. If you have appointed solicitors to act for you, your appointed solicitors will arrange for you to complete the CPF withdrawal form and send it to CPF Board for processing.

**Q44 How will the CPF Housing Grant be given if there are co-applicants buying the DBSS flat?**

A44 For eligible applicant/co-applicant who are husband and wife and are Singapore Citizens, the CPF Housing Grant will be divided equally and credited into their CPF accounts accordingly. If not, the CPF Housing Grant will only be credited into the CPF account of the applicant who is a Singapore Citizen.

**Q45 How will the CPF Housing Grant be treated if I do not complete the purchase of the DBSS flat, for example, if I do not sign the Sale and Purchase Agreement?**

A45 You must return the CPF Housing Grant with accrued interest to the Government if you do not proceed to sign the Sale and Purchase Agreement or if you are found to be not eligible for the CPF Housing Grant or to buy the DBSS flat.

**Q46 Do I need to return the CPF Housing Grant if I cancel my purchase of the DBSS flat after I have signed the Sale and Purchase Agreement?**

A46 Yes if you have:-

- a) bought the DBSS flat with your spouse under the Public Scheme with the CPF Housing Grant and subsequently annul your marriage; or
- b) bought the DBSS flat with your fiancé/fiancée under the Fiancé/Fiancée Scheme with the CPF Housing Grant and are unable to produce the marriage certificate as required under the Fiancé/Fiancée scheme, you and your ex-spouse or ex-fiancé/ex-fiancée will be required to return the CPF Housing Grant together with accrued interest. Any shortfall has to be repaid in cash. If the full amount cannot be recovered at that juncture, the outstanding amount will be treated as a debt owed to the Government. Both of you will also not be eligible to rent/buy or take over the ownership of another HDB flat, DBSS flat or Executive Condominium unit until you have paid up this debt in full (with interest).

Please refer to the relevant CPF Housing Grant Form for more details.

**Q47 Am I eligible for the CPF Housing Grant if I apply to buy a DBSS flat where the Temporary Occupation Permit for the DBSS flat has been obtained?**

A47 Yes, you will be eligible for the CPF Housing Grant if you satisfy the conditions for receipt of the grant and you have not signed the Sale and Purchase Agreement with the Developer yet.

**Q48 When I sell my DBSS flat in the open market in future, do I need to refund the CPF Housing Grant to the Government?**

A48 When you dispose of your DBSS flat, you are required to refund all the CPF monies including the CPF Housing Grant which had been withdrawn for the purchase of the DBSS flat to your CPF account. Please note that the CPF monies returned to your CPF account can be used in accordance with the prevailing CPF laws and policies.

**SECTION SEVEN: TEMPORARY OCCUPATION PERMIT (TOP)**

**Q49 When can I sell my DBSS flat in the open market? Or sublet my DBSS flat?**

A49 Similar to a new flat bought from HDB, you can sell your DBSS flat in the open market to eligible buyers after the five-year minimum occupation period (MOP). This period is computed from the date of taking possession of the DBSS flat and excluding the subletting of whole flat and any period of non-occupation.

As DBSS flats are meant for owner-occupation, you cannot sublet your DBSS flat without prior approval from HDB's managing Branch Office.

**Q50 Do DBSS flats come with any warranty?**

A50 Yes. The Developer is required to provide a ten-year warranty against spalling concrete and a five-year warranty against ceiling leakage and wall leakage from external wall for all DBSS flats.

**Q51 DBSS flats are developed by the private sector but will be managed and maintained by HDB and Town Councils respectively after completion. How will HDB ensure that the flats are of good quality?**

A51 Like any building project, the developers will be subject to the building codes and safety by-laws administered by the various authorities. HDB will also set quality standards and technical specifications regarding safety, durability and maintainability, to ensure that DBSS flats will be of high quality and workmanship. If necessary, you can also seek remedy for poor workmanship and defects from the developers.

**Q52 How do I make an application for renovation? Do I need to get permission from the Developer for this DBSS project?**

A52 For renovation works that require HDB's prior approval, the HDB registered renovation contractors appointed by you will need to submit the renovation application electronically at HDB InfoWEB at [www.hdb.gov.sg](http://www.hdb.gov.sg) via MyHDBPage. The do's and don'ts and procedures for renovation works are available in HDB InfoWEB at [www.hdb.gov.sg](http://www.hdb.gov.sg) under "Living In HDB Flats>Home Renovation> Knowing the Guidelines".

If your block has not been issued with the Certificate of Statutory Completion (CSC) and the Lease has not been issued for your unit, you would need to obtain the Developer's consent for certain renovation works, which may affect the issuance of CSC. To minimise any inconveniences during the interim period, HDB Branch Office will assist to seek the Developer's consent before issuing the permit for your renovation works.

**Q53 What are the monthly service and conservancy charges (sc/cc) payable if I buy a DBSS flat?**

A53 The indicative monthly service and conservancy charges for a 3-room, 4-room and 5-room apartment, payable to the Town Council when buyers take possession of the apartments, are as follows:-

Room Type	Indicative Sc/cc (\$) per month
3-Room	\$68
4-Room	\$70
5-Room	\$78

The DBSS flats will be managed and maintained by the Town Council once the development is vested in HDB. The buyers will pay directly to the Town Council either via GIRO or by cash without demand.

**Q54 Why is there a restriction for installation of windows at the balcony?**

A54 For this DBSS contract, the developer has utilised the option to design the balcony space to be computed as additional Gross Floor Area (GFA). Based on Urban Redevelopment Authority's (URA) guidelines, the characteristic of the balconies must be maintained to encourage home owners to create gardens within their balconies and to enhance our Garden City ambience.

As such, installation of windows at the balcony is strictly not permitted by URA.

**SECTION EIGHT: FURTHER INFORMATION**

**Q55 How do I make further enquiries or get clarification concerning the application for the purchase of a DBSS flat at CITY VIEW @ BOON KENG?**

A55 If you have any enquiries,

Please call **HOI HUP SUNWAY DEVELOPMENT PTE LTD** at tel no. 9850 0062 / 9800 0506 / 6311 9555. Alternatively, you may fax/email your enquiry to fax no. 6271 9282/email address at [enquiry@hoihup.com](mailto:enquiry@hoihup.com) or visit their website at [www.hoihup.com](http://www.hoihup.com)

You may visit the HDB InfoWEB at [www.hdb.gov.sg](http://www.hdb.gov.sg) for general information on DBSS.



