



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 design and building 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. Applicants with monthly household income of up to \$10,000 can apply for a DBSS flat in projects launched for public sale from 30 Aug 2010 onwards. Please refer to the DBSS Terms and Conditions for more details.

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, which is subject to similar rules imposed on HDB flats.

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 The main eligibility rules include:

- (a) requirement of a family nucleus of one Singapore Citizen with at least another Singapore Citizen or Singapore Permanent Resident;
- (b) total gross income of all persons listed in the Application Form must not exceed the respective amount(s) as stated in the table below:

For DBSS projects launched for public sale <u>before 30 Aug 2010</u>	For DBSS projects launched for public sale <u>from 30 Aug 2010 onwards</u>
\$8,000	\$10,000

- (a) minimum age of 21 years old; and
- (b) 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.

Q5 *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?*

A5 If you have previously bought two flats direct from HDB, you will not be eligible to buy a DBSS flat now.

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.

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

*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.*

Q6 *What is Ethnic Integration Policy? Is it applicable to DBSS flats and how would I be affected?*

A6 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.

Q7 *What is a family nucleus for the purpose of application for a DBSS flat?*

A7 A family nucleus can consist of one of the following combinations:

- applicant and his spouse and children (if any). An occupier who is married must also include his spouse;
- applicant (single) and both his parents, and siblings (if any);
- applicant (widowed or divorced) and children under his legal custody, care and control;
- applicant and fiancé/fiancée;
- orphaned applicant and his single siblings (to submit photocopies 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
- such other categories as HDB in its absolute discretion may deem a proper family nucleus.

Q8 *If my fiancé/fiancée and I are planning to get married at a later date, can we apply for a DBSS flat now? When do we need to produce our marriage certificate under the Fiancé/Fiancée Scheme?*

A8 Yes, you can apply to buy a DBSS flat under the Fiancé/Fiancée Scheme.

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.

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 you did not receive the CPF Housing grant, you are required to produce your marriage certificate to the Developer for inspection within three months from the date you take possession of the DBSS flat.

However, if you are applying for a DBSS flat where the Temporary Occupation Permit for the DBSS flat has been issued, you will be required to produce your Marriage Certificate to the Developer for inspection before you take possession of the DBSS flat.

Q9 *Can I buy a DBSS flat if I own a subsidized flat that was bought direct from HDB as my first HDB home?*

A9 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.

Q10 *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?*

A10 You can apply to buy a DBSS flat if you are able to satisfy the minimum occupation period (MOP) for your existing resale HDB flat. You can also continue to sublet your flat. However, you will need to meet the MOP of *1 year, 2.5 years, 3 years or 5 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.

**The Minimum Occupation Period (MOP) for:*

- (a) Resale HDB flats bought without the CPF Housing Grant and financed with HDB loans is 2.5 years for resale application received by HDB before 5 Mar 2010.
- (b) Resale HDB flats bought without the CPF Housing Grant and the owners have not taken any mortgage loan from HDB is 1 year for resale application received by HDB before 5 Mar 2010.
- (c) Resale HDB flats bought without the CPF Housing Grant, regardless of loan-type, is 3 years for resale application received by HDB from 5 Mar 2010 to 29 Aug 2010.
- (d) Resale HDB flats bought without the CPF Housing Grant, regardless of loan-type, is 5 years for resale application received by HDB from 30 Aug 2010 onwards.

For further details on the eligibility conditions, please refer to the DBSS Terms and Conditions and the HDB InfoWEB at www.hdb.gov.sg.

Q11 *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?*

A11 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.

Q12 *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?*

A12 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. You do not need to pay the resale levy when you purchase a DBSS flat.

Q13 *Can I buy or invest in private residential property in Singapore/overseas after I have bought a DBSS flat?*

A13 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).

Q14 *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 to HDB now?*

A14 Yes, you will need to pay up (with interest if applicable) to HDB before you can qualify to buy another subsidized housing, Executive Condominium Unit or DBSS flat. As you are buying a DBSS flat, you are required to pay the amount to the DBSS Developer by cheque or Cashier's Order issued in favour of "HDB" before you can sign the Sale and Purchase Agreement of the DBSS flat.

Q15 *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?*

A15 Yes, the 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 encourage families to have more than 2 children and to promote mutual care and support between married children and their parents. 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

Q16 *How do I go about buying a DBSS flat?*

A16 You can submit your application to the Developer of the DBSS project directly through the Developer's website at www.simlian.com.sg, 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, cheque or Cashier's Order 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.

Q17 *What documents do I need to give to the Developer when I book a DBSS flat?*

A17 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. payslip as at date of application or an official letter from your employers stating your gross income as at date of application, Income Tax Return/Assessment; and
- d) other matters and such other documents as required by the Developer and/or HDB.

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

Q18 *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?*

A18 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.

Q19 *I have booked a HDB flat and signed the Agreement. Can I buy a DBSS flat?*

A19 If you have already booked a 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.

Q20 *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?*

A20 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, the Sale and Purchase Agreement must be rescinded/terminated before you can apply to buy another DBSS flat. The Developer must agree to the rescission/termination and if they allow it, a forfeiture may be imposed by them.

Q21 *What is the forfeiture 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?*

A21 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 as provided in the Option To Purchase.

Q22 *What is the consequence if my purchase of the DBSS flat is terminated after I have executed the Sale and Purchase Agreement?*

A22 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.

Q23 *What is the financial forfeiture 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?*

A23 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.

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

Q24 *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?*

A24 You will need to pay an option fee (5% of the flat's selling price) in cash, cheque or 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.

However, for those who are taking a bank loan and have one or more outstanding housing loan at the time of applying for the bank loan, the minimum cash payment required is 10% of the purchase price (including the option fee). You may wish to refer to Clause 1.5 of the DBSS Terms and Conditions, or enquire with your banks for more information.

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. The balance payments for the DBSS flat are by instalments based on different stages of completion as stated in the Sale and Purchase Agreement. Please check with the Developer and get specific details about the payment schedule that applies for your development.

Other payments include legal fees payable to your solicitors, stamp fees and registration fees on the legal documents for the transaction.

Q25 Can I use CPF money to finance the purchase of a DBSS flat?

A25 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.

Under the existing CPF rules, only the applicant and co-applicants can 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 this purpose.

There is a limit on the amount that can be withdrawn from CPF monies. The CPF Housing Grant will be treated as part of the CPF funds of the purchaser and will be included in the computation of the CPF withdrawal limit. For more details, please enquire with the CPF Board directly.

Q26 Can I obtain an HDB loan when I buy a DBSS flat?

A26 If your monthly household income does not exceed \$8,000, you can 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.

Q27 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?

A27 Generally, DBSS flat buyers can apply for an HDB concessionary interest rate loan if at least one buyer is a Singapore citizen and all the DBSS flat buyers and 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.

Q28 Does HDB provide conveyancing services for buyers in the purchase / mortgage of a DBSS flat?

A28 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.

SECTION FIVE: CPF HOUSING GRANT

Q29 Is the CPF Housing Grant Scheme applicable to DBSS applicants?

A29 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:-

For households with monthly income not more than \$8,000

- (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 households with monthly income more than \$8,000 but not greater than \$10,000

(applicable only to DBSS projects launched for public sale from 30 Aug 2010 onwards)

- (a) CPF Housing Grant for Family [\$20,000/\$30,000]
- (b) CPF Housing Grant for Singles [\$11,000]
- (c) CPF Housing Top-Up Grant [where applicable]
- (d) Half-Housing Grant [\$15,000]

For more information on the detailed eligibility conditions, please refer to the Application Forms for the respective CPF Housing Grant.

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

Q30 Who is eligible for the CPF Housing Grant for purchase of a DBSS flat?

A30 Generally, you must

- (a) be a Singapore Citizen with an eligible family nucleus;
- (b) have not previously enjoyed any housing subsidy;
- (c) not own private property; and
- (d) have a monthly household income of not exceeding the respective amount(s) as stated in the table below:

For DBSS projects launched for public sale <u>before 30 Aug 2010</u>	For DBSS projects launched for public sale <u>from 30 Aug 2010 onwards</u>
\$8,000	\$10,000

(If you wish to find out more details on the eligibility conditions, please refer to the Application forms for the respective CPF Housing Grant)

Q31 What is an eligible family nucleus for the purpose of applying for the CPF Housing Grant for Family?

A31 The CPF Housing Grant for Family will only be given to eligible applicants with a proper 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, care and control.

Q32 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?

A32 Yes, you can request for both the higher-tier CPF Housing Grant for Family (Living Near Parents/Married Child) and MCPS when you apply for DBSS, so long as you are able to meet the conditions of both Schemes.

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

- (a) the applicants' monthly household income must not exceed \$8,000; and
- (b) 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
- (c) 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
- (d) the applicants' 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
- (e) 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.

(Note: 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.)

- Q33** *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?*
- A33 If you and your parents have not enjoyed any form of housing subsidy and you are at least 35 years old with a monthly household income not exceeding \$8,000, you can request for the \$20,000 CPF Housing Grant for Singles (Living with parents). If you are applying for a DBSS flat in projects launched for public sale from 30 Aug 2010 onwards, and have a monthly household income of more than \$8,000 but not exceeding \$10,000, you can request for the \$11,000 CPF Housing Grant for Singles.
- Q34** *Can two or more related single family members qualify to buy a DBSS flat? If so, can they request for the CPF Housing Grant?*
- A34 Single Citizens who are orphans can form a family nucleus with their unmarried siblings under the Orphans Scheme. To qualify for the CPF Housing Grant for Singles, the applicants must not have enjoyed any housing subsidy before. In addition, the recipient must be at least 35 years old. The CPF Housing Grant for Singles is limited to only 1 grant per household for application submitted under the Public Scheme or Orphans Scheme.
- Q35** *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?*
- A35 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.
- Q36** *I have just joined the workforce recently. My fiancée and I have a combined monthly income of less than \$5,000. Can we apply for the Additional CPF Housing Grant (AHG) when we buy a DBSS flat?*
- A36 The Additional CPF Housing Grant (AHG) is meant to help families who need some financial assistance to 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 one year 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.
- The AHG quantum will vary with the average monthly household income and range from \$5,000 to \$40,000. For more details, please refer to the Application Form for Additional CPF Housing Grant.
- Q37** *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?*
- A37 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 she is not a joint applicant/owner or if you have a citizen child.
- Q38** *How do I apply for the CPF Housing Grant?*
- A38 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 show flat / 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 is 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.
- Q39** *How will the CPF Housing Grant be given and can I use it as downpayment for my DBSS flat?*
- A39 If you are eligible for the CPF Housing Grant, it will be credited into your CPF account as part of your CPF funds. The first 5% or 10% (whichever is applicable) of the selling price must be paid in cash. You can use the CPF Housing Grant to pay for the remaining downpayment (i.e. 10% or 15% of the selling price, whichever is applicable) after you have signed the Sale and Purchase Agreement. 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.

Q40 *How will the CPF Housing Grant be given if there are co-applicants buying the DBSS flat?*

A40 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.

Q41 *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?*

A41 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 ineligible for the CPF Housing Grant or to buy the DBSS flat.

Q42 *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?*

A42 Yes. For example 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 (inclusive of interest) 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.

Q43 *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?*

A43 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.

Q44 *When I sell my DBSS flat in the open market in future, do I need to refund the CPF Housing Grant to the Government?*

A44 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 SIX: RESALE LEVY

Q45 *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?*

A45 No, you do not need to pay any resale levy.

Q46 *If I buy a DBSS flat from the Developer with the CPF Housing Grant now, is the resale levy payable if I subsequently sell the DBSS flat and buy a HDB flat in future?*

A46 You would need to pay a resale levy for your DBSS flat if you subsequently buy a flat direct from HDB. This levy has to be paid in cash before you can take possession of the HDB flat.

SECTION SEVEN: LEASE ADMINISTRATION

Q47 *When can I sell my DBSS flat in the open market? Or sublet my DBSS flat?*

A47 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 excludes any 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.

Q48 Do DBSS flats come with any warranty?

A48 Yes. The Developer is required to rectify any defects discovered within the Defects Liability Period and also to provide a five-year warranty against water seepage through external walls and ceiling leakage and a ten-year warranty against spalling concrete for all DBSS flats.

Q49 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?

A49 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 the appropriate remedy for poor workmanship and defects from the Developers.

Q50 How do I make an application for renovation? Do I need to get permission from the Developer for this DBSS project?

A50 For renovation works that require HDB's prior approval, the HDB registered renovation contractors appointed by you will need to submit the renovation permit application electronically at HDB InfoWEB at www.hdb.gov.sg via MyHDBPage.

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 any proposed renovation works, in case the proposed renovation works affect the issuance of the 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.

Further information on the guidelines, do's and don'ts and procedures for renovation works are available in HDB InfoWEB at www.hdb.gov.sg.

Q51 What are the monthly service and conservancy charges (sc/cc) payable if I buy a DBSS flat?

A51 The indicative monthly service and conservancy charges for a 3-room, 4-room and 5-room DBSS flat, payable to the Town Council when buyers take possession of the DBSS flat, are as follows:-

Room Type	Indicative sc/cc (\$) per month
3-Room	\$60.00 - \$70.00
4-Room	\$65.00 - \$80.00
5-Room	\$80.00 - \$90.00

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

Q52 Why is there a restriction for installation of screens or windows at the balcony?

A52 For this DBSS contract, the Developer has utilized 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 screens or windows at the balcony is strictly not permitted by URA.

(Note : Only if applicable to the DBSS project)

SECTION EIGHT: FURTHER INFORMATION

Q53 How do I make further enquiries or get clarification concerning the application for the purchase of a DBSS flat at Centrale 8 at Tampines?

A53 If you have any enquiries relating to:

(a) Eligibility rules for the purchase of a DBSS flat

Please call HDB at Tel No: **1800-866 3066** or visit HDB InfoWEB at www.hdb.gov.sg

(b) Details of Centrale 8 at Tampines ("DBSS development")

Please call Sim Lian (Tampines Central) Pte Ltd at Tel No. **6665 0330**. Alternatively, you may email your enquiry to enquiries@simlian.com.sg or visit their website at www.simlian.com.sg