

## **All other flat types**

### **Core family nucleus**

A household's eligibility for housing subsidies and HDB housing loan will be assessed based on the core family nucleus, which is formed by the core member(s). Core members refer to the applicant(s) and occupier(s) in an HFE letter application who enable the household to qualify for a flat purchase under an eligibility scheme. All core members must remain in the flat application, and physically reside in the flat during the minimum occupation period (MOP) after the flat purchase. Their names cannot be removed.

If you wish to buy a 2-room Flexi flat on 99-year lease or a 3-room or bigger flat, you will need to meet the eligibility conditions for one of the following:

- Couples and Families
- Singles

### **Safer Environment for Seniors**

We have incorporated Universal Design (UD) in our towns to make the living environment more inclusive and user-friendly for all ages.

You can see some of these features around— gentle sloping ramps along barrier-free routes that link up blocks and linkways that provide shelter to amenities such as the car park, bus stops, and shops in the area.

And in recent years, we have added 3-generation fitness and play facilities for adults and children for the entire family to enjoy the amenities together.

When taking a break, or catching up with friends and neighbours, there are ample community spaces and seating. Some less noticeable features include lift buttons in contrasting colours for greater visibility and Braille markings for the visually impaired. All these have been intentionally included in the design of your homes.

## Enhancement for Active Seniors (EASE)

The EASE programme subsidises items installed in your flat to improve mobility and safety within the flat. It is offered as part of the Home Improvement Programme (HIP).

If your block does not qualify for HIP or if you wish to install the improvement items earlier instead of waiting for HIP, you may apply under EASE (Direct Application).

Read on for the eligibility conditions for EASE (Direct Application), and more details on EASE.

### Eligibility conditions

Singapore Citizen households (sold flat) and Registered Tenants (rental flat) qualify for EASE (Direct Application), if a family member is aged:

- 65 years old and above; or
- Between 60 and 64 years old and requires assistance with at least 1 or more of the Activities of Daily Living (ADL)\*

\*Note: ADL refers to daily self-care activities within an individual's place of residence. These activities include washing/ bathing, dressing, feeding, toileting, mobility, and transferring.

### EASE improvements

All the improvement items come with a 1-year warranty and can only be installed where technically feasible.

EASE improvement items	Quantity	Location(s) for installation/ works	Note
<b>Items suitable for fall prevention/ additional support</b>			
Grab bars (Linear, fixed U-profile, and foldable U-profile)	1 <sup>st</sup> set: 8 or 10 pieces  (set of 8 grab bars for combined	<ul style="list-style-type: none"><li>• Within flat (e.g. toilet/ bathroom entrance, inside toilet/ bathroom)</li></ul>	<ul style="list-style-type: none"><li>• HDB will determine the type of grab bars that will be installed for your flat based on considerations such as the configuration of each toilet, other site conditions,</li></ul>

Available in white and reddish-brown	toilet/ bathroom or set of 10 grab bars for separate toilet/ bathroom)  2 <sup>nd</sup> set: 6 pieces (applicable if your flat has at least 2 toilets/ bathrooms)	<ul style="list-style-type: none"> <li>Main entrance</li> </ul>	<p>resident's needs, and Occupational Therapist's advice.</p> <ul style="list-style-type: none"> <li>1 U-profile grab bar is equivalent to 2 linear grab bars.</li> </ul>
Slip-resistant treatment to existing flooring	Up to 2 treatments if your flat has at least 2 toilets/ bathrooms	Toilet/ bathroom	<ul style="list-style-type: none"> <li>The slip-resistant treatment may last about 3 to 5 years with regular cleaning and proper usage. It is not recommended to wash treated floor tiles with acidic solutions such as bleach, as this will cause the treatment to wear off faster. You may make your own private arrangements to reapply the slip-resistant treatment after the treatment has worn off.</li> </ul>
Lowering of entrance kerb	1 combined toilet/ bathroom or 1 separate toilet/ bathroom	Toilet/ bathroom	<ul style="list-style-type: none"> <li>Height criterion: existing toilet/ bathroom entrance kerb must be higher than 20mm</li> <li>Matching tiles, where available, will be provided for the area where works are carried out. HDB will assess and advise residents if relocation of the wash basin and/ or a temporary toilet is required.</li> </ul>

			See 'Subsidised cost' for flat owner's share of the costs for the relocation work.
Wall-mounted foldable shower seat	1 piece	Bathroom	
Handrail	1 piece	Main entrance with step(s)	

#### Items suitable for wheelchair/ commode users

<p>Ramps (single and multi-step)</p> <p>a. Ramp (single-step)</p> <p>b. Portable ramp (multi-step)</p> <p>c. Customised ramp (for 2 to 3 steps)</p> <p>d. Customised ramp (more than 3 steps)</p> <p>e. Wheelchair lifter (multi-step)</p>	<p>a. Up to a maximum of 5 ramps for single-step or</p> <p>b. Up to a maximum of 4 ramps for single-step and 1 ramp/ wheelchair lifter (multi-step)</p>	<ul style="list-style-type: none"> <li>Single step within flat (e.g. toilet/ bathroom entrance</li> <li>Single-step or multi-step main entrance</li> </ul>	<ul style="list-style-type: none"> <li>Ramps (single and multi-step) and wheelchair lifter are recommended for seniors who require a wheelchair. If your flat has a multi-step main entrance, you will be offered the portable ramp, if it is technically feasible and meets the needs of the user(s). A customised ramp will be offered if it is technically not feasible to install the portable ramp. Please note that holes will need to be drilled at the entrance step(s) to install a pair of brackets that support and keep the ramp in place when in use.</li> <li>The wheelchair lifter will only be offered, if ramp solutions are not feasible. You may be required to</li> </ul>
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			<p>replace/ modify the metal gate at your own cost before the wheelchair lifter can be installed. HDB's appointed contractor will assess the site condition and advise you before proceeding with the installation. The wheelchair lifter requires regular maintenance for safety reasons. You will need to pay a recurrent maintenance cost of up to \$152.60 yearly (indicative rate inclusive of 9% GST and not including replacement of parts if required) for a minimum of 2 years, i.e. second and third year, after the 1-year warranty period provided by the contractor. Thereafter, it is important that you continue engaging the contractor to carry out regular maintenance and servicing twice a year, at a maintenance cost of up to \$261.60 yearly (indicative rate inclusive of 9% GST and not including replacement of parts if required).</p>
Widening of entrance	1 combined toilet/ bathroom or 1 separate	Toilet/ bathroom	<ul style="list-style-type: none"> <li>Width criterion: existing toilet/ bathroom entrance must be less than 700mm. It will be widened to a maximum of 900mm.</li> </ul>

	toilet/ bathroom		<ul style="list-style-type: none"> <li>Matching tiles, where available, will be provided for the area where works are carried out. HDB will assess and advise residents if relocation of the wash basin and/ or a temporary toilet is required. See 'Subsidised cost' for flat owner's share of the costs for the relocation work.</li> </ul>
<b>Items suitable for seniors' safety and well-being</b>			
Bidet spray	Up to 2 pieces	Next to pedestal pan	
Rocker switch	Set of 12 rocker switches	Within flat where there are existing small lighting switches	HDB will assess and advise residents if replacement of existing electrical wires, SP Services Ltd (SPSL) testing, and or replacement of existing Residual Current Circuit Breaker (RCCB) are required. See 'Subsidised cost' for the flat owner's share of the costs.
Home Fire Alarm Device (HFAD)	1 piece; 2 pieces for Executive Maisonette (to comply with SCDF's Fire Code)	Living room	

### Subsidised cost

EASE is a highly subsidised programme by the Government.

Your share of the cost of the selected improvement items is based on your flat type, as shown in the table below.

The amount payable is inclusive of the Goods and Services Tax (GST). You may pay in cash or via electronic payment to the Contractors upon completion of the installation works.

S/N	EASE Improvement Items	Amount before Government Subsidy (\$)	Flat Owner's Share of Cost by Flat Type (\$)			
			1/2/3-room	4-room	5-room	Executive
1	Grab bars <sup>[1]</sup>					
	a. First toilet (1st set: 8 or 10 pieces)	523.20	26.15	39.20	52.30	65.40
	b. Second toilet (2nd set: 6 pieces)	305.20	15.25	22.85	30.50	38.15
2	Slip-resistant treatment (1 toilet/ bathroom)	239.80	11.95	17.95	23.95	29.95
3	Lowering of toilet/ bathroom entrance kerb <sup>[2]</sup>	959.20	47.95	71.90	95.90	119.90
4	Widening and lowering of toilet/ bathroom entrance/ kerb <sup>[2]</sup>	1,547.80	77.35	116.05	154.75	193.45
5	Wall-mounted foldable shower seat	305.20	15.25	22.85	30.50	38.15
6	Handrail at main entrance with step(s)	632.20	31.60	47.40	63.20	79.00
7	Widening of toilet/ bathroom entrance <sup>[2]</sup>	1,308.00	65.40	98.10	130.80	163.50
8	Ramps					
	a. 1 single-step ramp	283.40	14.15	21.25	28.30	35.40

	b. 1 portable ramp	763.00	38.15	57.20	76.30	95.35
	c. 1 customised ramp for 2 to 3 steps	1,744.00	87.20	130.80	174.40	218.00
	d. 1 customised ramp for more than 3 steps	4,360.00	218.00	327.00	436.00	545.00
	e. 1 wheelchair lifter	5,995.00	299.75	449.60	599.50	749.35
9	Bidet spray (1 piece)	65.40	3.25	4.90	6.50	8.15
10	Rocker switch <sup>[3]</sup> (set of 12)	272.50	13.60	20.40	27.25	34.05
11	Home Fire Alarm Device (HFAD) (1 piece)	119.90	6.00	9.00	12.00	15.00

Note:

- 1) You will pay a flat rate on a per set basis, even if the number of grab bars installed on site is fewer than the maximum number of 8 or 10 (depending on type of toilet) for the first toilet or 6 for the second toilet. The remaining grab bars that are not installed will not be given to you, as the grab bars are offered as a set and on a supply-and-install basis.
- 2) HDB will assess and advise residents if:
  - a) relocation of the wash basin is required. The flat owner's share of the cost to relocate the wash basin, if required, ranges between \$9.80 and \$24.50.
  - b) a temporary toilet is required. The flat owner's share of the costs for provision of a temporary toilet during the works, if required, ranges between \$13.05 and \$32.70.
- 3) HDB will assess and advise residents if:
  - a) replacement of existing electrical wires and SP Services Ltd (SPSL) testing are required. The flat owner's share of the costs to replace the existing wires and conduct SPSL testing ranges between \$94.80 and \$237.05.
  - b) a new Residual Current Circuit Breaker (RCCB) is required. The flat owner's share of the costs to install a new RCCB ranges between \$7.60 and \$19.05.

You may also use our [e-calculator](#) to compute the amount payable for your selected EASE improvements. Simply choose 'EASE (Direct Application)' under the selection type before indicating your flat type and the EASE improvements you wish to have.



If you are a senior resident living in a public rental flat, your EASE improvement items will be fully funded by the Government.

### **Submit your application**

You may submit your application online through the following ways:

- [EASE e-Service](#) (available in 4 languages)
- Mobile@HDB app

You are required to submit a [Functional Assessment Report](#) if the family member requiring the EASE improvement items is aged between 60 and 64 years.

The Functional Assessment Report must be endorsed by a qualified assessor such as a fully registered doctor with the Singapore Medical Council, and must be submitted together with your application form.

### **Installation of improvement items**

Upon receiving the application and the relevant documents (if required), we will reply to you within 14 working days. HDB staff and/ or the HDB appointed contractor will contact you to arrange for a pre-condition survey/ installation date. You can expect the improvement items to be installed in your flat within 10 weeks of application\*.

\*Note: This excludes solution for multi-step main entrances such as the customised ramp, which may take about 4 to 8 weeks, and the wheelchair lifter which may take about 8 to 12 weeks to be fabricated and installed upon confirmation by the residents after the site survey.

### **Contact us**

If you have questions concerning EASE (Direct Application), please call our Branch Service Line at 1800-225-5432 from 8:00am to 5:00pm on weekdays (excluding Public Holidays).

You may also view our [EASE leaflet](#) and [videos](#), or browse the improvement items virtually using the Augmented Reality (AR) feature in the Mobile@HDB app.

If you have family members with dementia, do also check out this [360° virtual reality dementia-friendly HDB home design guide](#) for tips on how to make your home a safer and more comfortable space for them.

### **Enhancement for Active Seniors (Private Housing)**

A new Enhancement for Active Seniors (Private Housing) ('EASE (Private)') programme has been announced, to benefit Singapore Citizen households living in private properties. EASE (Private) will be rolled out as a 3-year programme, and is targeted to be launched by the first quarter of 2026.

For enquiries on EASE (Private), please [submit this form](#) to the Ministry of National Development.

### **Monetising Your Flat For Retirement**

There are various housing monetisation options available to help you unlock the value of your HDB flat, to supplement your retirement needs:

- [Silver Housing Bonus](#)
- [Renting Out Your Flat/ Spare Bedroom](#)
- [Lease Buyback Scheme](#)

#### **RECOMMENDED FOR YOU**

[Find out your housing monetisation options](#) and the estimated monthly payouts from monetising your flat.

Note: Since 4 March 2020, the maximum amount of [Silver Housing Bonus](#) was increased to \$30,000.

The housing monetisation options cater to your various needs and preferences:

Housing Monetisation Options*		Silver Housing Bonus (SHB) <i>Receive SHB when you buy a 3-room or smaller flat and top up your CPF Retirement Account</i>	Renting Out Your Flat <i>Stay with your family for mutual care &amp; support while receiving monthly income when you rent out your flat</i>	Renting Out Your Spare Bedroom <i>Live in your flat while receiving monthly income when you rent out your spare bedroom(s)</i>	Lease Buyback Scheme (LBS) <i>Live in your flat for the lease retained &amp; receive LBS bonus when you sell part of your flat's lease and top up your CPF Retirement Account</i>
Will I...	Need to move out of my current home	Yes	Yes	No	No
	Need to buy another flat	Yes	No	No	No
	Need to top up CPF Retirement Account	Yes	No	No	Yes
	Receive lump sum proceeds	Yes <i>(after CPF Top-up)</i>	No	No	Yes <i>(after CPF Top-up)</i>
	Receive cash bonus	Yes <i>(up to \$30,000 based on CPF Top-up)</i>	No	No	Yes <i>(up to \$30,000 based on CPF Top-up and flat type)</i>
	Receive Monthly Income	Yes <i>(from CPF payout eligibility age through joining CPF LIFE)</i>	Yes	Yes	Yes <i>(through joining CPF LIFE)</i>
What Do I Need to Take Note of?		<u>Conditions for flat ownership</u> - for example, sale or renting out of short lease flats on the open market is not allowed	<u>Conditions for renting out of flat</u> - for example, owners must ensure that their tenants do not further rent out or	<u>Conditions for renting out of bedroom(s)</u> - for example, owners must continue to occupy the flat, and the total number of persons living in the	Sale or renting out of flat on the open market is <u>not allowed upon joining LBS</u>

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*\*Flat owners may choose to take up more than one housing monetisation option, if eligible. For example in Mr A's case, he received an SHB of \$30,000 when he bought a 3-room flat and top up his CPF Retirement Account. 5 years later, he decided to rent out the flat to receive monthly income on top of his CPF LIFE monthly payout and stay with his children for mutual care and support. Taking up the 2 housing monetisation options allowed him to supplement his retirement needs. Please note that flat owners may enjoy either the SHB or LBS bonus but not both.*

Find out how families in different situations decide on the monetisation option that best suits their needs through our [videos](#) in different languages and dialects. You may also refer to these brochures on housing monetisation options in different languages ([English/ Chinese/ Malay/ Tamil](#)) and the LBS leaflet on a worked example in different languages ([English/ Chinese/ Malay/ Tamil](#)).

## Use of CPF for Loan Repayment

Get familiar with CPF rules to better plan for your retirement, including how to use your CPF funds to repay your housing loans after turning 55.

## Change in CPF contribution

To enable you to save more for retirement and healthcare needs, the proportion of [CPF contributions](#) that gets channeled into your Ordinary Account drops progressively from age 35. You may need to top up your monthly loan repayment in cash when your monthly Ordinary Account contribution is reduced.

If you continue to work after age 55, you should take note that your monthly CPF contributions do not go directly into your Retirement Account. Instead, the contributions will continue to be channeled into your Ordinary Account, Medisave Account, and Special Account.

## Using CPF to repay housing loans after age 55

When you reach 55, savings from your CPF Special Account, followed by savings from your CPF Ordinary Account up to your [Full Retirement Sum](#), will be transferred to create your Retirement Account.

Any balance that remains in your Ordinary Account can be used for housing loan repayments. If you continue to work after 55, you can use the monthly contributions that go to the OA to service your mortgage, even if you have not met your applicable Retirement Sum.

However, [housing limits](#) set by CPF may apply. This is a safeguard against overspending on housing loan repayments at the expense of your retirement savings. Consider keeping

some savings to earn attractive CPF interest rates and use them to boost your monthly payouts in retirement.

Find out more about how you can use your CPF for housing.

### **Reserving Ordinary Account (OA) savings for housing**

If you need to continue using your OA for your housing payments after age 55, you may apply to reserve your OA savings for this purpose before they are transferred to your Retirement Account (RA). However, this means the retirement sum set aside in your RA will also be lower.

6 months before your 55<sup>th</sup> birthday, CPF Board will send a 'Reaching 55' package to advise you on your withdrawal options and the changes to your CPF account when you reach 55. To reserve some or all of your OA savings, please log on using your Singpass to my cpf Online Services to submit your request.

Do note that CPF Board will transfer any remaining reserved OA savings to your RA when you start your monthly payouts under CPF LIFE or the Retirement Sum Scheme if you have not set aside your Full Retirement Sum.

Find more information on reserving OA savings for housing.

### **Early repayment of HDB loan**

Alternatively, you can consider making partial or full redemption of your outstanding housing loan before you reach 55. You are allowed to use savings from your Ordinary Account, but do take note that housing limits set by CPF may apply.

Find out more about how you can make a partial capital repayment or redemption of HDB housing loan.

## **RECOMMENDED**

### **Change in Flat Ownership (Not Through a Sale)**

If you wish to change ownership of your flat without a sale (i.e. without monetary consideration), find out more about the types of ownership changes and the eligibility conditions.

### **Building Works**

Guidelines for building works are in place to ensure that the structural integrity of your flat is not compromised.

## **Looking for Renovation Contractors**

Use our e-Service for the DRC Contractors and BCA Approved Window Contractors.

## **Acquiring Private Property**

Get an overview of the eligibility conditions and procedures for purchasing private residential property as an existing HDB flat owner.

## **Home Maintenance**

Learn how you can attend to maintenance and repair matters for your HDB flat.

## **Home Care Guide**

As a home owner, regular upkeep of your flat is important to keep it in good condition. Early problem detection and necessary maintenance to prevent further deterioration will save you time and money.

Here are some tips on keeping your home in good condition and a list of contractors you may consider if you need professional assistance.

## **Air-Conditioners**

Regular maintenance of your air-conditioner will help prolong its lifespan and keep it running efficiently. It is also important to check the brackets holding up the air-conditioner condenser as any loose bolts or improper installation can result in accidents.

## **Maintenance tips**

Have your air-conditioner serviced regularly by a licenced service provider. Ask the service provider whether your condenser unit requires a replacement of brackets due to rust and corrosion.

In addition, clean the air-filters of your air-conditioners to maintain optimal airflow.

## **Penalties**

Under the Building Control Act, homeowners can face a penalty of up to S\$5,000 and/ or jail term of up to six months for improper installation of air conditioner.

In addition, flat owners can also face a fine of up to \$10,000 and/ or a jail term of up to one year, if the air-conditioner falls due to lack of maintenance, under the Building Maintenance and Strata Management Act (BMSMA).

## **Building and Construction Authority (BCA) list of approved air-conditioner installers**

You can only engage BCA-trained air-conditioner installers to replace or install your air-conditioners.

### **What to look out for**

Please follow these steps to inspect your air-conditioner.

- For the air-conditioner, ensure that the installation meets our safety requirements. The condenser unit/ bracket should only be mounted on concrete or brick walls
- Monitor the stainless steel brackets which hold up the unit for signs of corrosion and rust
- Look out for any signs of leaking
- The piping for the condenser unit should be secure and run into your flat, with the condensed water discharged into a nearby floor trap

### **Flat interior**

- Inside your flat, air-conditioner brackets should be mounted only on concrete/ brick walls.
- Air-conditioner brackets should not be mounted on the timber frame

### **Points to note**

- The stainless steel brackets should be mounted securely on the bricks/ concrete walls
- The air-conditioner bracket/ condensing unit should not be corroded or rusty
- Ensure proper insulation of air-conditioner condensing unit
- Ensure there is no leakage of condensation water
- All piping for the air-conditioner condensing unit must run internally and the condensation water should properly discharge into a nearby internal floor trap
- Consider installing HDB's patented air-conditioner tray (PDF, 337KB) if your condensing unit is leaking. Please note that the service between you and the vendor is on a private arrangement basis. HDB will not be responsible for any issues between you and the vendor relating to the product

### **What to avoid**

### **What to follow**

Do check with the air-conditioner serviceman if there is a need to replace a corroded/ rusty air-conditioner unit. Regular maintenance of the air-conditioner and the supporting frame helps prevent the risk of it getting dislodged, thereby ensuring public safety.

An air-conditioner that is improperly installed or maintained can cause serious injury or death to members of the public walking below your flat when it falls.

### Air-conditioner installation

See the approved locations and installation methods for air-conditioners by flat type. Contact the HDB Branch managing your flat for other enquiries.

### Approved locations and installation methods

This [video](#) illustrates the steps for air-conditioner installation and maintenance.

### Conventional flats

The following installation guidelines must be followed for conventional flats.

Type of Flats	Location of Air-Conditioner	Position of Air-Conditioner	Installation Method	
			Split-unit Air-Conditioning Unit	Window Unit
Flats with air-conditioner ledge		On concrete air-conditioner ledge	Drawing <u>K</u> (PDF, 31KB)	N/A
Flats without air-conditioner ledge	Master bedroom	Within air-conditioner opening	Drawings <u>A1</u> (PDF, 40KB), <u>A2</u> (PDF, 46KB), <u>A3</u> PDF, 110KB), <u>G1</u> (PDF, 39KB), <u>G2</u> (PDF, 49KB)	Drawings <u>B1</u> (PDF, 38KB) <u>B2</u> (PDF, 38KB)
		At parapet below window nearest to bedroom door (when existing air-conditioner	Drawing <u>C</u> (PDF, 31KB)	N/A



		opening is not suitable for installation of air-conditioning unit) Air-conditioner cabinet	Drawings <u>J1</u> (PDF, 92KB) <u>J3</u> (PDF, 87KB)	Drawing <u>J2</u> (PDF, 82KB)
	Other bedrooms	On window sill nearest to bedroom door (originally provided by HDB)	N/A	Drawing <u>D</u> (PDF, 32KB)
	Study-cum-bedroom (where sliding doors are provided)	On extreme left of window sill when viewed from bedroom door (originally provided by HDB)	N/A	Drawing <u>D</u> (PDF, 32KB)
	Service balcony	On the floor of service balcony or on the walls of the unit within service balcony	Drawing <u>C</u> (PDF, 31KB)	N/A
	Kitchen (applicable for 1- and 2-room flats only)	At brick or reinforced concrete parapet wall below window only	Drawing <u>C</u> (PDF, 31KB)	N/A

### Flats with precast facade

The following installation guidelines must be followed for flats that have their external surface covered with tiles or other finishes.

			<b>Installation Method</b>	
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Type of Flats	Location of Air-Conditioner	Position of Air-Conditioner	Split-unit Air-Conditioning Unit	Window Unit
Flats with air-conditioner ledge		On concrete air-conditioner ledge	Drawing <u>K</u> (PDF, 31KB)	N/A
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		On window sill nearest to bedroom door (when existing air-conditioner opening is not suitable for installation of air-conditioning unit)	Drawing <u>H</u> (PDF, 36KB)	Drawing <u>E</u> (PDF, 35KB),
		At parapet below window nearest to bedroom door (when existing air-conditioner opening is not suitable for installation of air-conditioning unit)	Drawings <u>C</u> (PDF, 31KB), <u>E1</u> (PDF, 38KB), <u>E2</u> (PDF, 33KB)	N/A
		Air-conditioner cabinet	Drawings <u>J1</u> (PDF, 92KB), <u>J3</u> (PDF, 87KB)	Drawing <u>J2</u> (PDF, 82KB),

	Other bedrooms	On window sill nearest to bedroom door (originally provided by HDB)	N/A	Drawing <u>D</u> (PDF, 32KB),
	Study-cum-bedroom (where sliding doors are provided)	On extreme left of window sill when viewed from bedroom door (originally provided by HDB)	N/A	Drawing <u>D</u> (PDF, 32KB),
	Service balcony	On the floor of service balcony or on walls of the unit within service balcony	Drawing <u>C</u> (PDF, 31KB),	N/A
	Kitchen (applicable for 1- and 2-room flats only)	At brick or reinforced concrete parapet wall below window only	Drawing <u>C</u> (PDF, 31KB),	N/A

## RECOMMENDED

### Change in Flat Ownership (Not Through a Sale)

If you wish to change ownership of your flat without a sale (i.e. without monetary consideration), find out more about the types of ownership changes and the eligibility conditions.

### Building Works

Guidelines for building works are in place to ensure that the structural integrity of your flat is not compromised.

### Looking for Renovation Contractors

Use our e-Service for the DRC Contractors and BCA Approved Window Contractors.

## Acquiring Private Property

Get an overview of the eligibility conditions and procedures for purchasing private residential property as an existing HDB flat owner.

### Windows

Windows in your flat are subject to constant use, as well as exposure to rain and wind. You will need to maintain them to comply with regulations as they deteriorate over time due to wear and tear. If not, windows can fall and cause serious injury to passers-by.

Check your windows once every 6 months to ensure that your windows are working smoothly, and there are no loose or worn-out parts. The moment you find that your windows are in danger of falling:

1. Take precautionary measures to secure them
2. Engage a Building and Construction Authority (BCA)-approved window contractor listed with HDB to replace/ repair the windows

If a window falls due to lack of maintenance, homeowners can face a fine of up to \$10,000 and/or jail term of up to one year or both.

### Window types and installation requirements

Find out the regulations, exemptions and penalties for non-compliance regarding window design and installation.

There are generally 3 types of windows as follows:

#### a. Casement Window

Window that opens on hinges, pivots, or friction stays. It can be made from aluminium, mild steel or wood.

#### b. Sliding Window

A window that slides horizontally along the bottom member of an aluminium frame.

#### c. Louvred Window

A window with glass panes which can be opened using a lever at the pivot joint. These could be adjustable or fixed.

All window checks, repairs, retrofitting, installations, and replacements must comply with the objectives and performance requirements set out in the Building Control Regulations. See video on window legislation.

You will need to retrofit your casement windows if they do not comply with retrofitting requirements. Penalties may be imposed for non-compliance and/ or falling windows.

If you fail to retrofit your windows with stainless steel rivets, you could be fined up to \$5,000 and/or sentenced to a 6-month jail term.

### **Exemptions**

The window features of flats on the lowest level where there is no danger of objects falling from height, are exempted from the Building Control Regulations.

### **What to look out for when checking your windows**

Ensure your windows are in good condition. Know what to check for, and what you can do to solve common window problems.

Check-Clean-Change once every 6 months to ensure that your windows are working smoothly and safe for everyone.

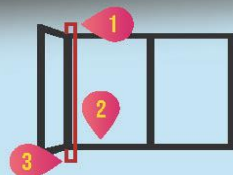
Maintenance Checks on Window Video

Save these dates to check your windows!  
Do your part to keep our community safe.  
Homeowners/tenants may be fined up to \$10,000 and/or face a jail term of up to 1 year if a window falls from their units.

# 6.6 & 12.12

## CHECK • CLEAN • CHANGE YOUR WINDOWS

### CASEMENT WINDOWS



- CHECK**  
that **fasteners** are not rusty or loose
- CLEAN**  
and **oil** joints or moving parts
- CHANGE**  
all rivets from aluminium to **stainless steel** by engaging an approved window contractor



Scan QR code (BCA)

### SLIDING WINDOWS



- CHECK**  
that **safety stoppers** and **angle strips** are in their proper places
- CLEAN**  
the **tracks** and ensure window panels can slide smoothly
- CHANGE**  
worn-out **safety stoppers** and **angle strips** by engaging an approved window contractor



Scan QR code (HDB)

For more information about window safety/list of approved window contractors:  
visit [go.gov.sg/windowsafety](https://go.gov.sg/windowsafety) (BCA) or [go.gov.sg/hdb-window-safety](https://go.gov.sg/hdb-window-safety) (HDB)  
Call 6334 6473 (BCA) or 1800 225 5432 (HDB)

A public  
service  
message  
from:

Building and Construction Authority



Supporting  
Partner:



HOUSING &  
DEVELOPMENT  
BOARD

Check out the common problems and solutions for each window type:

Casement window	
<ul style="list-style-type: none"><li>• <a href="#">Common problems and solutions</a></li><li>• <a href="#">[For contractor's use] Technical drawings on safety requirement</a></li></ul>	
Sliding Window	
<ul style="list-style-type: none"><li>• <a href="#">Common problems and solutions</a></li><li>• <a href="#">[For contractor's use] Technical drawings on safety requirement</a></li></ul>	
Louvred Window	
<ul style="list-style-type: none"><li>• <a href="#">Common problems and solutions</a></li><li>• <a href="#">[For contractor's use] Technical drawings on safety requirement</a></li></ul>	

### **Appoint only BCA-approved window contractor listed with HDB**

Window works may only be performed by BCA-approved window contractors listed with HDB, who must submit a report to BCA upon the completion of works.

The steps when appointing a BCA-approved window contractor listed with HDB are shown below:

- 1 Appoint a contractor from the list of [BCA-approved window contractors listed with HDB](#). Alternatively, visit your nearest [HDB Branch](#) to enquire about contractors you can engage.
  - 2 Ensure your window contractor submits the window permit application to HDB for the window works in your flat. You can log in to [MyHDB Page](#) to check the application status.
  - 3 Check that your window is properly installed/ repaired. If you discover any loose/ missing parts, immediately contact your contractor for rectification.
- Please note that your window contractor is responsible for the proper installation/ repair of the window(s). If your contractor refuses to rectify the works, please

inform the Building and Construction Authority so that appropriate action can be taken.

- 4 Within 14 days upon completion of works, your appointed window contractor will need to submit the relevant window report(s) to the Building and Construction Authority.

Please note that the window report(s) is/ are part of the retrofitting process/ requirement. The contractor will provide it to you at no extra charge.

- 5 You are advised to keep a copy of the window report(s) (i.e. step 4) for your own record.

Engaging a window contractor is a private arrangement between you and the contractor. To avoid problems or complaints related to overcharging or unnecessary work being carried out, you may wish to take note of the following before proceeding with any repairs/ maintenance:

- Consult your contractor on:
  - The type and extent of work necessary
  - All chargeable costs
- Compare quotes from more than one contractor and negotiate costs
- Study the terms and conditions of engagement

## Spalling Concrete

Spalling concrete is a common issue for older buildings, especially in home areas with damp conditions, such as kitchens and toilets. It is largely caused by carbonation, a natural deterioration process. This causes the steel bars embedded in the ceiling slab to corrode, which in turn causes the concrete cover to crack and bulge.

As the owner, you are responsible for the prevention and repair of any spalling concrete in your flat. Spalling concrete within HDB flats can be prevented with regular maintenance.

If there is spalling concrete, you can repair it yourself if the area is small. If the affected area is large, you should engage a contractor to repair the ceiling promptly before more concrete dislodges and causes injury. If left unattended, it will spread to a bigger area and weaken the building structure.



## Engaging a contractor

**Step 1: You may engage any of the following contractors to repair spalling concrete in your flat.**

Company Name	Telephone number	Preferred Areas for Work
CBM Pte Ltd	6571 8193	Bishan, Bukit Merah, Kallang/Whampoa, Queensway, Toa Payoh
Chiong Construction Pte Ltd	6557 1073	Sembawang, Woodlands, Yishun
CPG Facilities Management Pte Ltd	6303 9934	Ang Mo Kio, Hougang, Punggol, Sengkang, Serangoon
Guthrie FMC Pte Ltd	8071 0652	Bukit Batok, Bukit Panjang, Choa Chu kang, Clementi, Jurong
Knight Frank Property & Facilities Management Pte Ltd	6752 2212	Bedok, Geylang, Pasir Ris, Tampines

Note:

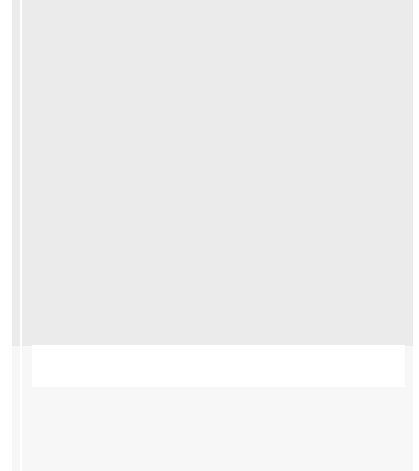
- Our list is intended as a guide and should not be considered exhaustive or an endorsement of any contractor's performance. We recommend that you conduct additional research online to find other contractors.
- You may contact the contractor during office hours: Monday to Friday, 9:00am to 5:00pm, and Saturday from 9.00am to 1.00pm.
- If you would like to engage any of the above contractors, you will have to negotiate the price and extent of work with the contractors on a private basis.
- You need to ensure that the contractors you engage exercise due care and diligence while carrying out the necessary repair work.

## Step 2: Remove loose concrete yourself while waiting for repairs.

While waiting for repairs, do remove any loose concrete to prevent injury to your family members.

- Wear protective gears such as a helmet, and a pair of gloves and eyewear

- Prepare a hammer and chisel / long flat point screwdriver to remove the loose concrete
- Cover the floor and protect the surroundings with thick cardboard
- To ensure safety, secure the ladder and climb up to remove the loosen concrete
- Hold the affected portion of concrete and bring it down carefully
- Collect the concrete debris and dispose it safely at the centralised bin collection chute at the ground level of your block



### Repairing spalling concrete

With regular maintenance, spalling concrete within HDB flats will usually be minor and can be easily repaired. However, if the spalling concrete is left unattended over a long period, it will spread to a bigger area and weaken the building structure.

The steps below briefly show how spalling concrete is repaired. For more details, please [watch this video](#).

- |  |   |
|--|---|
|  | <ul style="list-style-type: none"> <li>• Remove the spalled concrete</li> </ul>   |
|  | <ul style="list-style-type: none"> <li>• Scrape and clean the exposed steel bars and use wire brush to remove any rust</li> </ul> |
|  | <ul style="list-style-type: none"> <li>• Apply 2 coats of anti-rust paint to the steel bars</li> </ul>                            |
|  | <ul style="list-style-type: none"> <li>• Apply a bonding agent to the affected surface to ensure proper adhesion</li> </ul>       |
|  | <ul style="list-style-type: none"> <li>• Patch the hacked area using polymer modified cement mortar</li> </ul>                    |
|  | <ul style="list-style-type: none"> <li>• Paint over the patch area to match the rest of your ceiling</li> </ul>                   |

### Preventing Spalling Concrete

Spalling concrete is a surface maintenance problem that occurs in reinforced concrete structures. Do not delay repairing spalling concrete as the affected area will become larger over time.

Here are 3 ways to prevent spalling concrete:

- **Paint ceilings regularly**

Paint protects your ceiling and helps to prevent carbonation. Ideally, you should paint your ceiling regularly.

- **Seal cracks/ holes properly**

Check your ceiling regularly for any holes or cracks. These should be sealed immediately to prevent moisture and carbon dioxide from entering the concrete. Similarly, seal up any holes drilled into the ceiling that are no longer in use (e.g. holes left after a ceiling fixture is removed).

- **Ensure sufficient ventilation**

A humid environment will speed up carbonation. Open the windows, vents or doors to reduce the humidity in moisture-prone areas such as the kitchen, toilet, and bathroom when the areas are not in use.

## **Bathroom Fittings**

Find out how to solve common problems with your bathroom fittings, shower screen, and water regulator. We have also put together some maintenance tips to help you keep them in good condition.

### **Shower screen**

Keep your shower screen in good condition with regular cleaning and replacement of sealant. You can also engage a contractor to replace any faulty parts.

### **Sealant joint turns yellowish/ black with water leakage through the joints**

- Why this happens:
  - Accumulation of dirt
  - Fungi growth
  - Loss of sealant adhesion
- Solution:
  - Clear dirt regularly
  - Replace old sealant with a suitable one

### **Swing door panel cannot be closed properly**

This is an example of pivot hinge:

This is an example of butt hinge:

### **Sliding door panel is jammed or is difficult to open or close**

This is an example of hanging roller:

This is an example of guiding track:

- Why this happens:
  - Hair and solid particles clog moving parts or guiding track at the base of the shower screen
  - Roller is loose or worn out
- Solutions:
  - Remove hair and solid particles from moving parts or sliding track
  - Engage a contractor to replace the worn out parts

### **Maintenance tips**

- Avoid hanging heavy objects on door handles or tempered glass door/ panels
- Avoid using excessive force on tempered glass door/ panels
- Engage a contractor to dismantle, alter, or modify the tempered glass shower screen
- Clean glass and sealant to prevent fungi growth
- Remove dirt and solid particles trapped by the rollers and guiding track
- Replace the sealant/ gasket when it is detached or torn
- Tighten the brackets and hinges when they become loose

### **Bathroom fittings**

Learn how to fix bathroom fittings that appear tarnished or its surfaces seem corroded.

- Why this happens:
  - Surface of the chrome fittings is dirty due to daily use

- Solution:
  - Wash and clean bathroom fittings regularly with mild detergent
- Maintenance tips:
  - Clean bathroom fittings regularly with mild detergent

### **Water regulator**

Water regulators are provided in taps and shower systems at each bathroom tap to save water. With the prolonged usage of the taps or shower system, you may encounter slow water flow.

You can carry out maintenance by removing the water regulator from the spout of the taps and clean it using brush and water. The water flow can also be adjusted through the water-meter adjustment valve located in the service duct outside your flat.

### **Ceiling Leaks**

Ceiling leaks occur when water from the unit above yours leaks into your ceiling through the concrete floor slab. This usually happens because of wear and tear of the waterproof membrane and screed in the floor slab. This phenomenon is common in older buildings and typically occurs in areas such as toilets and bathrooms.

Beyond being an inconvenience, untreated ceiling leaks may also damage electrical items and cause mold growth. Therefore, you and your neighbours should address ceiling leaks promptly, once leak detected.

Depending on the cause of the leak, you and your neighbours may have to engage a contractor together and decide on the repair methods that would best suit both of your needs and situation.

### **Shared responsibilities for ceiling leak within flats**

As a flat owner, you are responsible for the upkeep and maintenance of your flat. For leaks from common property, contact your Town Council.

### **Ceiling leak between units**

Flat owners are responsible for the upkeep and maintenance of your respective flats, including the floor and ceiling slabs. If these slabs need to be repaired to resolve the leak, you and your neighbours will have to arrange for the repair work and split the cost.

Upper floor flat owners are generally understanding and cooperative when ceiling leaks need to be resolved. You may wish to refer to the section on 'Engaging a contractor together' for an outline of what you should do and what to expect.

### **Ceiling leak at flats on the topmost level**

This leakage comes from the roof of the block, which is part of the common property maintained by the Town Council. You can contact your Town Council to have them rectify the leak.

### **Ceiling leak at void deck**

The void deck is part of the common property maintained by the Town Council. For ceiling leaks affecting the void deck, the Town Council and the flat owner are to jointly arrange for the repair and split the costs involved.

### **Engaging a contractor together**

You may have to arrange to engage a contractor together with your neighbour.

Step 1: Approach your neighbour to discuss the ceiling leak, establishing possible cause of the leak (eg. choked pipes) and determine if a contractor should be engaged.

Step 2: If a contractor needs to be engaged, work out some common timeslots with your neighbour so that a check to confirm the source of the leak can be schedule as early as possible.

Step 3: You may engage any of the following contractors to repair ceiling leaks in your flat:

<b>Company Name</b>	<b>Telephone number</b>	<b>Preferred Areas for Work</b>
CBM Pte Ltd	6571 8193	Bishan, Bukit Merah, Kallang/Whampoa, Queensway, Toa Payoh
Chiong Construction Pte Ltd	6557 1073	Sembawang, Woodlands, Yishun

CPG Facilities Management Pte Ltd	6303 9934	Ang Mo Kio, Hougang, Punggol, Sengkang, Serangoon
Guthrie FMC Pte Ltd	8071 0652	Bukit Batok, Bukit Panjang, Choa Chu Kang, Clementi, Jurong
Knight Frank Property & Facilities Management Pte Ltd	6752 2212	Bedok, Geylang, Pasir Ris, Tampines

Note:

- Our list is intended as a guide and should not be considered exhaustive or an endorsement of any contractor's performance. We recommend that you conduct additional research online to find other contractors.
- You may contact the contractor during office hours: Monday to Friday from 9.00am to 5.00pm, and Saturday from 9.00am to 1.00pm.
- If you would like to engage any of the above contractors, you will have to negotiate the price and extent of work with the contractors on a private basis.
- You need to ensure that the contractors you engage exercise due care and diligence while carrying out the necessary repair work.

Step 4: The contractor will confirm the source and recommend a repair method. You and your neighbour/Town Council\* will need to agree on the method and repair cost.

Step 5: After the repairs are completed, you and your neighbour/Town Councils\* will have to split the cost and make payment to the contractor.

\*Town Council may be involved if the leak is found to originate from common property. For repairs carried at external wall or rooftop, your Town Council will bear the full repair cost.

### **Possible repair methods**

Contractors will recommend solutions based on the severity of the leak and the flat owners' needs. Leaks may require multiple repair methods.

You can watch this [video](#) on repairing ceiling leaks.

## Method 1: Re-screeding (Recommended)

### 1. Remove floor tiles, screed and fixtures

- Remove the floor tiles, screed, squat or pedestal pan and other fixtures. Areas around the pipes should be hacked slightly deeper (approximately 25mm more)
- Clear all loose particles from the hacked surface
- Fill areas around the pipe with non-shrink grout

The use of an Un-plasticised Poly-Vinyl Chloride (UPVC) floor trap grating with a long collar is strongly recommend.

### 2. Apply waterproof membrane

- Apply a good quality waterproof membrane onto a hacked surface. The membrane should be upturned (up to 150mm) against walls, kerbs and pipes.
- Allow the membrane to set for 6 to 12 hours, according to manufacturer's instructions.

### 3. Lay new waterproof screed layer

- Reinstall the squat pan (if applicable).
- Lay a new layer of waterproof screed (at least 20mm thick) onto the hacked surface with waterproof membrane. A gentle gradient should be provided to facilitate effective drainage
- Leave the screed to harden for at least 12 hours.

### 4. Reinstall floor tiles and fixtures

- Reinstall the floor tiles, pedestal pan (if applicable), and any other fixtures

## Method 2: Localised repair at floor waste grating

- Hack and remove the floor tiles and screed around the floor waste grating
- Hack deeper (maximum of 50mm) into the concrete slab
- Apply 1 layer of bonding agent
- Fill the hacked area with non-shrink grout, leaving enough space for re-tiling and the frame and grating of the floor waste
- Re-tile the area and re-fix the floor waste grating; a long pipe connecting the grating of the floor waste ("long neck floor waste grating") is recommended



### **Method 3: Treatment of the exposed concrete between the floor waste grating and waste pipe**

- Remove the floor waste grating
- Scrub the exposed concrete clean of dirt and any impurities
- If necessary, hack and remove any unevenness on the exposed concrete
- Apply water plug or non-shrink grout to the exposed concrete
- Insert a long neck floor waste grating with an adaptor or spigot and glue it with the existing discharge pipe, ensuring that no concrete is exposed

### **Other methods**

There are also other methods to resolve a leakage that you can explore with your contractor. For example, injection of chemical grout (also known as the Polyurethane (PU) Injection Method), Flood Infusion Method and application of nanotechnology waterproofing materials on the floors and walls.

### **Preventing ceiling leaks**

Use non-corrosive detergents and avoid wet-washing kitchens

Ceiling leaks usually occurs due to wear and tear of waterproof membrane and screed in the floor slab. It typically occurs in wet areas such as toilets and bathrooms.

- **Use non-corrosive detergents when washing the toilets and bathrooms** to minimise the damage from wear and tear to the existing waterproof membrane and screed in the toilet/bathroom floor slab.
- **Avoid wet-washing kitchens**, and mop the kitchen floor instead. This is because there is no waterproofing membrane beneath the kitchen floor tiles.
- **Avoid disposing food waste into the sink**, and place a strainer at the kitchen sink to collect food waste and dispose it separately. This would prevent accumulation of food waste at the gully as this may result in choke at the gully over time.

### **Electrical Accessories and Wiring**

Learn how the electrical accessories and wiring function and get some maintenance tips to keep them in good working condition. You can refer to [Energy Market Authority \(EMA\)'s website](#) for more safety tips.

### **Consumer unit (CU)**

The CU distributes electricity within your flat. Proper maintenance will ensure safe electricity distribution throughout your home.

## What makes up a CU

The consumer unit (CU) is an electrical distribution panel installed in the flat. It is housed in an enclosure comprising:

- Double pole Miniature Circuit Breakers (MCBs)
- Residual Current Circuit Breaker (RCCB)
- Outgoing single pole MCBs
- Terminals

One of the double pole MCBs will function as the main switch of the CU. The other double pole MCB will function as the main switch for the Household Shelter (HS) in the flat, where applicable.

The maximum current that can be drawn through a CU is limited by the rating shown on the double pole MCB (main switch of the consumer unit).

## Miniature Circuit Breakers (MCBs)

MCBs are designed to protect against overheating of electrical cables and appliances. In the event of overcurrent due to an overload or short-circuit, the MCB will 'trip' to cut the supply to the circuit. A single pole MCB protects a single electrical circuit.

## Residual Current Circuit Breaker (RCCB)

A major component of the CU is the Residual Current Circuit Breaker (RCCB), which is a safety circuit breaker. It automatically cuts off electricity in your flat when it detects an earth current leakage in an electrical circuit. The RCCB has a test button, labelled T. When it is pressed, the RCCB should switch off automatically. If not, the RCCB may be defective. If the RCCB is in working condition, reset the RCCB after testing.

Here are maintenance tips you can follow:

- Test the RCCB monthly to ensure that it is working
- Switch off all sensitive equipment such as computers before the test
- Engage a licensed electrician to replace the RCCB if it malfunctions

MCB Tripped	RCCB Tripped
Scenario 1: MCB can be reset	Scenario 1: RCCB can be reset
<ul style="list-style-type: none"><li>• Why this happens:<ul style="list-style-type: none"><li>○ Faulty appliance</li><li>○ Overloaded circuit</li></ul></li><li>• Solution:</li></ul>	<ul style="list-style-type: none"><li>• Why this happens:<ul style="list-style-type: none"><li>○ Faulty appliance</li><li>○ Faulty RCCB</li><li>○ Faulty cable</li></ul></li><li>• Solution:</li></ul>

<ul style="list-style-type: none"> <li>○ Disconnect faulty appliance from the socket outlet</li> <li>○ Disconnect appliance that causes overloading</li> </ul>	<ul style="list-style-type: none"> <li>○ Engage a licensed electrician to check the RCCB and cable</li> <li>○ Send faulty appliance for repair</li> </ul>
<b>Scenario 2: MCB cannot be reset</b> <ul style="list-style-type: none"> <li>● Why this happens: <ul style="list-style-type: none"> <li>○ Cable shorted</li> <li>○ Faulty appliance</li> </ul> </li> <li>● Solution: <ul style="list-style-type: none"> <li>○ Engage a licensed electrician to change the wiring or send the faulty appliance for repair</li> </ul> </li> </ul>	<b>Scenario 2: RCCB cannot be reset</b> <ul style="list-style-type: none"> <li>● Why this happens: <ul style="list-style-type: none"> <li>○ Live cable touches metal parts</li> <li>○ Faulty appliance</li> <li>○ Cables are wrongly connected</li> </ul> </li> <li>● Solution: <ul style="list-style-type: none"> <li>○ Engage a licensed electrician to change the wiring or send the faulty appliance for repair</li> </ul> </li> </ul>

## Electrical accessories

Plugs and socket outlets are common household electrical accessories. Only a licensed electrician can replace socket outlets.

### How to check a plug

Ensure that the flexible (2-core or 3-core) cable on your appliance is in good condition and is not cut or twisted. There are 3 terminal holes in the plug where the correct core of flexible cable wire should be terminated.

Parts of Plug	Image
Terminal hole marking <ul style="list-style-type: none"> <li>● L ('Live', also known as 'Phase')</li> <li>● N ('Neutral')</li> <li>● E ('Earth', also known as 'Protective')</li> </ul>	
Core colour of flexible cable <ul style="list-style-type: none"> <li>● L: Brown</li> <li>● N: Blue</li> <li>● E: Green and yellow</li> </ul>	
Fuses <ul style="list-style-type: none"> <li>● A 13 Ampere plug should be fitted with a 13 Ampere fuse</li> </ul>	

### Maintenance tips

- Avoid overloading socket outlets
- Ensure cables are not cut or broken
- Unplug equipment when not in use

## **Common problems and solutions**

Learn about the common issues you may encounter, why they happen, and how to fix them.

### **No power supply to the appliance**

- Why this happens:
  - Blown fuse
  - Loose connection
  - Faulty appliance
- Solutions:
  - Change new fuse with correct rating
  - Tighten all terminators
  - Send faulty appliance for repair

### **Overheated plugs in socket outlet or frequently blown plug fuse**

- Why this happens:
  - Loose connection
  - Overloaded circuit
  - Cable is broken
- Solutions:
  - Ensure plugs are fully connected to the adaptor
  - Disconnect unnecessary appliances
  - Engage a licensed electrician to check cable

### **Burnt mark at the socket outlet**

- Why this happens:
  - Plug is not properly inserted
  - Overloaded circuit
- Solutions:
  - Ensure plug touches the base of the socket outlet
  - Reduce the number of plugs used on 1 socket outlet

## **Electrical wirings**

You are advised to replace your flat's electrical wiring when its lifespan is over or when it is worn out.

Your flat's electrical wiring has a limited lifespan. The estimated average lifespan of a PVC electrical cable is approximately 25 years.

You are advised to replace the electrical wiring in your flat when its lifespan is over or when its condition has deteriorated. A licensed electrical worker (LEW) will be able to check the conditions of the wirings and advise whether the wiring needs to be replaced.

When carrying out the electrical re-wiring and on completion, your appointed LEW is required to submit an SP Services Ltd (SPSL) form CS/5H endorsed by us to SPSL and apply for testing of the completed works.

### **Ceiling or wall-mounted fan**

Regular maintenance of your ceiling or wall-mounted fan is important to keep them running smoothly.

### **Clean the fan blades**

You should clean your fan at least once a month. Remember to remove the front grille if you are cleaning a wall-mounted fan.

You can quickly remove thin layers of dust by cleaning the fan blades with a vacuum cleaner and brush attachment.

For thicker layers of dust, wipe the top and bottom of each fan blade with a damp cloth. Avoid shaking or bending the fan blades excessively to prevent damage.

Do not use ammonia or bleach-based cleaners or any harsh cleaners to clean the fan, as this may wear away its surface finish and cause warping to the fan blades.

**Tighten all screws**

Loose screws can result in noisy or shaky fans.

The screws on the fan may loosen over time due to the fan's vibrations. Simply tighten any screws with a screwdriver, particularly those on the fan, ceiling plate, and light fixture, if any.

**Noisy fans**

Noise from ceiling or wall-mounted fans can disturb your neighbours, especially low-humming or intermittent sounds.

**Humming Noise**

For most cases, you can resolve the humming noise by lubricating the fan with light machine oil.

If the humming noise persist after lubricating the fan, you may need to consult a reliable fan supplier/ installer to install an insulation pad (such as a fan rubber) to the base of the fan or to repair the fan.

**Intermittent Noise**

Intermittent noise may be caused by loose fan blades or screws. You can address this by tightening the screws.

If the intermittent noise persist, it could be caused by the deterioration of the rubber holding the fan. You will need to consult a reliable fan supplier/ installer to replace it.

## **Floor Finishes**

You can prolong the life and integrity of your floor finishes with a few easy precautions.

### **Tiled floors**

You may encounter tiles that are stained, dislodged, cracked, or have loosened tile grout. Find out why these happen and how to fix them.

### **Common problems**

#### **Stained tiles or joints**

- Why this happens:
  - Spillage of food and beverages
  - Accumulation of dirt
- Solution:
  - Use a suitable tile cleaning agent to remove stains

#### **Loosened tile grout from joints**

- Why this happens:
  - Excessive use of concentrated tile cleaner
  - Wear and tear
- Solution:
  - Use a stiff brush to loosen joint grout and reinstate joints with suitable tile grout

#### **Dislodged or popping tiles**

- Why this happens:
  - Expansion and contraction of tiles because of thermal movement and water absorption
- Solution:

**STEP 1:** Wear gloves to protect yourselves from cuts.

**STEP 2:** Remove the loose tiles and stack them neatly at a safe corner.

**STEP 3:** Lay protective sheets such as cardboards/ newspapers/ carpets to cover the affected areas. If protective sheets are unavailable, you can consider shifting your furniture such as the sofa to cover the affected areas.

Avoid stepping on the covered areas until repairs are carried out.

### **Cracked tiles**

- Why this happens:
  - Impact by heavy object
  - Different rates of expansion or contraction between the tile and substrate
- Solution:
  - Remove and re-tile if necessary

### **Maintenance tips**

- Mop the floor regularly
- Clean any spillage that may stain the floor
- Attach rubber soles or paddings to the legs of your movable furniture
- Use suitable tile-cleaning agents and follow the manufacturer's instructions to remove stubborn stains

### **Parquet floors**

You may encounter dulled or discoloured surfaces, or timber strips with opened gaps. You may also find hollow or bulged-up parquet strips. Find out why these happen and how to fix them.

### **Common problems**

#### **Varnished surfaces that are lacklustre**

- Why this happens:
  - Wear and tear of varnished surfaces
- Solution:
  - Re-varnish the parquet floor

#### **Localised discolouration**



- Why this happens:
  - Prolonged water absorption
  - Prolonged exposure to sunlight
- Solutions:
  - Find out the source of water inflow and prevent contact with water
  - Use a window shade to minimise exposure to sunlight
  - Re-varnish the parquet floor if necessary

### **Open gap between timber strips**

- Why this happens:
  - Prolonged exposure to a dry environment causes timber to shrink
- Solutions:
  - Seal obvious gaps with matching putty
  - Re-varnish if necessary

### **Hollow or bulged-up parquet strips**

- Why this happens:
  - Water seeps underneath the parquet floor, causing loss of adhesion
- Solutions:
  - Find out the source of water seepage and prevent contact with water
  - Replace the hollow strips where necessary

### **Maintenance tips**

- Avoid exposing the parquet floor to excessive dampness. For example, place a floor mat on the parquet floor adjoining the toilets to prevent dampness
- Dry the surface after mopping it
- Ventilate rooms to avoid the building up of humidity within the room that may affect the parquet floor
- Provide soft paddings or rubber soles to your furniture legs to prevent scratches on the parquet surface

### **Floor Traps**

Your bathroom or kitchen floor trap may have a foul smell or water overflowing. See how you can solve these problem and learn some maintenance tips as well.

This is an example of a floor trap grating:

This is an example of floor trap:

### **Water overflowing from a choked floor trap**

- Why this happens:
  - Solid matter and/or grease in the floor trap blocks the flow of water
- Solution:
  - Remove the solid materials causing the choke. For serious cases, engage a licensed plumber to clear the choke
- Maintenance tips:
  - To prevent chokes, close the grating to prevent particles such as hair and other solid materials from choking the floor trap. Avoid pouring cooking oil or discarding food waste and solid items down the floor trap or into the sink.
  - To keep your bathroom and kitchen clean, clean them daily with diluted household bleach (1 part bleach mixed with 99 parts water)
  - Use a degreaser to clean the kitchen sink discharge pipes regularly

### **Foul smell from floor trap**

- Why this happens:
  - Foreign particles are trapped in the floor trap
  - Toilet is not in use for a long period (e.g. on overseas holiday). This may cause the foul smell to break through the water seal level inside the floor trap
- Solution:
  - Remove the foreign particles, then flush and clean the floor trap
  - Flush the toilet regularly
- Maintenance tips:
  - Seal the floor trap cover temporarily when it is not in use for an extended period
  - Avoid pouring dirty liquid or oil down the floor trap
  - Install an anti-mosquito device at the floor trap

### **Gate and Door**

Your flat's gate functions as a safety barrier while the main entrance door acts as a fire safety barrier. Inspect them regularly to identify any issues requiring maintenance.

### **Main entrance gate**

Find out how to fix the bolts on your gate if they cannot slot or retract properly.

- Why this happens:
  - Wear and tear of the bolt
  - Rubbish has accumulated in the bolt hole
- Solutions:
  - Repair the flush bolt and replace it where necessary
  - Clear any rubbish that has accumulated in the bolt hole
- Maintenance tips:
  - Apply lubricant to the bolt if it is too tight
  - Remove dirt and solid particles trapped in the bolt hole

### **Door**

Find out what to do should you encounter difficulty in opening or closing your door.

- Why this happens:
  - The screws of hinges, especially those of the top hinge, have loosened
- Solution:
  - Tighten the screws to the hinges
- Maintenance tips:
  - Oil all locks, hinges, and other mechanisms to keep moving parts working smoothly
  - Tighten            any            loose            screws            to            the            hinges

### **Door closer**

All fire-rated doors at the entrance of HDB flats are installed with a door closer. This is a self-closing safety device that must not be removed. The door closer will keep the door closed during a fire. The fire-rated door will contain the fire within the unit, preventing the spread of smoke and fire to the corridor.

You may find that the door closes too fast or is unable to shut on its own.

- Why this happens:
  - The door closer's speed control may be out of alignment
- Solutions:
  - Turn the speed-adjusting valves to adjust the closing speed
- Maintenance tips:
  - Tighten the screws of the door closer

- Replace the door closer if fluid is leaking from it and the door cannot be shut on its own

## **Household Shelter**

Since 1996, we have equipped every flat with a household shelter. Designed to protect you during an emergency, the household shelter has strengthened walls, floor, ceiling, and a specially designed door. These must not be hacked or drilled. Certain finishes and fixtures are not permitted as they cannot be easily removed and may become hazards during an emergency. Lighting, power point, telephone point, and TV/ radio outlet points are also provided in the shelter so that you can communicate with those outside the shelter.

Learn about the common problems that occur as well as some handy maintenance tips.

## **Components**

Take a look at the components that make up your flat's household shelter.

The household shelter consists of:

- **Door**  
The door is designed to protect you against the blasting effect of weapons during an emergency. It also provides an air-tight closure to the shelter.
- **Rubber gasket at the door and ventilation sleeve**  
The rubber gasket serves to provide an air-tight environment to the shelter and prevent seepage of toxic gases during an emergency.
- **Door handle**  
The door handle has a dual purpose. During peacetime, the handle is swung downwards to open the door. In an emergency situation, the handle is lifted and swung upwards in Civil Defence mode to ensure that the shelter is air-tight.
- **Ventilation sleeve**  
During peace time, the fragmentation plate is held in open position by 4 M8 stainless steel screws connected to the ventilation sleeve. In an emergency, the plate is tightened using the 4 screws against the sleeve and compressing the 'O' ring rubber gasket to provide an air-tight shelter. Regular checks are necessary to ensure that the 'O' ring rubber gasket is intact and the screws are oiled to facilitate easy tightening during an emergency.

## **Common problems**

Your household shelter door may not shut properly or have a dislodged rubber gasket. See how you can fix these problems.

### **The door cannot be opened or closed properly**

The door may not open or close properly, causing scratch marks on the door frame.

- Why it happens:
  - When the door is repeatedly swung open, it knocks against the skirting tiles. This induces stress to the door hinges and may cause the screws to loosen or the hinges to break. This causes the door to sag
- Solutions:
  - Tighten the loosened screws
  - Engage a contractor for household shelter door repair to replace the broken hinges
  - The household shelter accessories are only available from contractors for household door repairs.
- Maintenance tips:
  - Hold on to the door handle when you open the door. The door should not be hitting the skirting tiles, which can cause it to sag

### **Door latch cannot retract when the handle is pressed**

- Why this happens:
  - Connecting screws in the lockset (the hardware making up the locking mechanism) may have dropped off or loosened, causing the latch to jam
  - Mechanical parts inside the lockset may be damaged or worn out
  - Rust could have formed on the parts inside the lockset because of moisture entering during regular cleaning of the door
- Solutions:
  - Spray oil lubricant onto the latch and press the door handle downwards
  - Engage a contractor for household shelter door repair if the problem cannot be resolved with lubricant
- Maintenance tips:
  - Oil all movable parts, such as the door latch, hinges, locking bolts, and handle to ensure that they function smoothly
  - Ensure that no water gets into the lockset when cleaning the door with a wet cloth. After cleaning the door, wipe the damp area with a dry cloth

### **Rubber gasket loosens and dangles from the ventilation sleeve**

The 'O' ring rubber gasket is sealed to the rim of the sleeve by adhesives to ensure airtightness when the plate is tightened against the sleeve during an emergency.

You may find that the rubber gasket has loosened and dangles from the rim of the ventilation sleeve.

- Why this happens:
  - The adhesive may have dried up, causing the rubber gasket to become loose
- Solution:
  - Use adhesives to glue the 'O' ring rubber gasket to the recessed space of the ventilation sleeve
- Maintenance tips:
  - Glue the 'O' ring rubber gasket to the recessed space of the ventilation sleeve if you notice a slight debonding. This is to prevent it from being dislodged.

### **Pipes**

Regular maintenance of the pipes running through your flat will ensure good and clean water flow.

#### **Water pipes**

The water pipes are part of the water supply system in your flat. It is essential to keep the system in good condition to ensure continuous flow of water.

- What you may encounter:
  - Leaking of pipe joints
  - No water supply
  - Low water pressure
  - Slow flow of water
  - Vibrating sound
- Why these happen:
  - Usage and deterioration over time or when hit by objects
  - Pipes are choked
  - Reticulation system's booster pump is not working
  - Air locked in pipes
- Solutions:

- Engage a licensed plumber to carry out repairs where necessary
- Inform the Town Council if there is low water pressure because of a malfunction in the booster pump
- Remove air locked in pipes by turning on the tap for a while. This allows water to flow from the pipes and discharge the air
- Shut the stopcock at the PUB water sub-meter to cut the water supply if there is a leakage
- Maintenance tips:
  - Check the pipe fittings regularly to ensure that there are no leakages
  - Engage a licensed plumber to carry out repairs where necessary

### **Sanitary pipes**

You need to maintain the sanitary branch pipes in your flats. The Town Council is responsible for the maintenance of the main sanitary pipes.

- What you may encounter:
  - Leakage of sanitary pipes
  - Slow/ no discharge of waste water
- Why these happen:
  - Wear and tear
  - Choke in floor trap because of solid waste accumulation
- Solution:
  - Remove the solid waste causing the choke
- Maintenance tips for proper discharge of waste water through the sanitary pipes:
  - Check pipe fittings regularly
  - Engage a plumber to carry out repairs where necessary
  - Install a strainer for the sinks, and a catcher for the bathroom floor traps, to trap solids and other items (e.g. loose hair, food waste) to prevent chokes; clear the strainers and catchers regularly

## **Sinks and Wash Basins**

### **Simple household repairs**

#### **Further guidelines**

Find out how to fix sinks and wash basins that drain water out slowly and learn some handy maintenance tips.

- Why this happens:
  - Choke in the bottle trap, i.e. below the basin/ sink
- Solutions:
  - Unscrew the bottle trap in an anti-clockwise direction
  - Remove the solid material trapped inside the bottle trap
- Maintenance tips:
  - Fit a strainer to prevent solid materials from being discharged into the waste pipes
  - Clear the bottle trap of waste materials
  - Avoid discarding oil, food waste, or solid items into the sink
  - Use a degreaser to clean the kitchen sink discharge pipes regularly

This is an example of a sink:

This is an example of a wash basin:

#### **Clear choked wash basin or kitchen sink**

Here are some handy tips for some common problems with your sink or tap.

The common wash trap used for the wash basin and kitchen sink in HDB flats is the bottle trap. Chokes are caused by solid matter or hardened grease in the bottle trap. To clear the choke, you will need a wire hook or thin stick.

Here is how you can clear the choke:

- Detach the lower section of the trap by twisting it open in an anti-clockwise direction
- Remove the solid matter with a wire hook or thin stick. Flush with water to clear the remaining waste



- Remove the cleaning eye cap if the obstruction is in the pipe
- Use a wire hook or thin stick to remove the solid matter in the pipe
- Screw the lower section of the trap back in position in a clockwise direction

### **Repair a leaking pillar tap**

Learn about why your tap may leak and how to solve the problem.

A tap usually leaks when the washer is worn out.

Here is how you can replace the washer:

- Firstly, turn off the ball valve below the wash basin or stop cock located next to the water sub-meter in a clockwise direction to cut the water supply
- Use a screwdriver to remove the plastic cap at the top of the tap and the screw
- Remove the handle
- Loosen the spindle by using a spanner in an anti-clockwise direction
- Remove the spindle
- Unscrew the nut at the bottom of the spindle. Remove the rubber washer that is worn out and replace it
- Finally, re-assemble all the parts

### **Walls**

Cracks along the joints between/ in the block wall and reinforced concrete elements.

- Why it happens:
  - Different materials expand and contract with temperature changes. Over time, this differential movement will result in cracks along the joints
- Solutions:
  - For hairline cracks: re-paint the wall with a flexible sealant/ elastomeric paint to seal the cracks
  - For wider cracks: engage a contractor to carry out the repair works
- Preventive measures:
  - Facilitate cross-ventilation in the flat
  - Re-paint the walls regularly

## **Water Closets**

Find out how to solve common problems with your water closets. We have also put together some maintenance tips to help you keep them in good condition.

### **Simple household repairs**

Learn how you can repair an overflowing cistern.

Here are some common causes of an overflowing cistern you may encounter and how to solve them. You will need a screwdriver for the repairs.

#### **Water level is too high**

- Remove the press button knob by turning it in an anti-clockwise direction
- Remove the cistern cover
- Adjust the screw on the valve and washer assembly to bring the water level down

#### **Ball float is damaged**

- Remove the press button knob by turning it in an anti-clockwise direction

- Remove the cistern cover
- Unscrew the ball float and replace it with a new float

### **Washer is worn out**

- Remove the press button knob by turning it in an anti-clockwise direction
- Remove the cistern cover
- Loosen the connector to detach the valve from the cistern
- Remove the washer from the valve and replace it with a new washer

### **Further guidelines**

Learn how to keep your home's water closet in good condition.

### **Water closet (cistern)**

Learn how to fix your cistern if it has too little or too much water.

### **What you may encounter**

- Insufficient water/ water filling in very slowly
- Overflowing water/ water continuously flowing into the pan after flushing
- Why this happens
  - Ball valve (beside cistern) is not fully opened
  - Ball float is too high/ low
  - The rubber seal of the outlet valve may be defective or stuck with fine particles
- Solutions
  - Turn on the ball valve fully
  - Lower/ lift the ball float by adjusting the inlet valve's adjusting screw
  - Press and hold the button knob for a few seconds to flush out the fine particles. Replace the rubber seal if it is defective

- Engage a plumber to carry out repair/ replacement work if your flushing system is an exclusive one that is different from the illustrations here
- Maintenance tips
  - Check the water level of the cistern to make sure it is not above the maximum level
  - Maintain the correct water level by adjusting the inlet valve adjusting screw

### **Water closet (pedestal)**

Learn how you can fix a choked water closet.

You may encounter water flowing slowly to the discharge pipe. This can happen because of a partial blockage in the sanitary pipe.

- Solutions:
  - Place the plunger over the waste hole and pump vigorously. Usually, the blockage will be cleared after a few pumps.
  - Engage a licensed plumber if you are unable to clear the blockage
- Maintenance tips:
  - To prevent chokes, do not dispose of solid items, such as sanitary pads or diapers, into the water closet
  - Keep the toilet clean by:
    - Cleaning it daily with a solution of diluted household bleach (one part bleach mixed with 99 parts water)
    - Disinfect the pedestal daily with household disinfectant
    - Flush the water closet after use

## **Function of HDB Branches and Town Councils**

### **Your role**

As a home owner, regular upkeep of your flat is important to keep it in good condition. Early problem detection, and the necessary maintenance will save you time and money before any damages deteriorate further.

We advise you to exercise due care and diligence when carrying out repair and maintenance works in your flat, and take necessary precautions to avoid causing any injury to others and/or damage to property.

### **Our role**

We provide comprehensive housing administration and estate management services. You can also visit our HDB Branches to use e-kiosks to transact, or access our [e-Services](#) on the HDB InfoWEB. If you require additional assistance, you can contact your nearest [HDB Branch](#).

### **Your Town Council's role**

The Town Councils are autonomous legal entities formed under the Town Councils Act. Town Councils control, manage, maintain, and improve the common property of HDB residential flats and commercial property within the Town. Common property includes corridors, void decks, lifts, water tank, public lighting, and open spaces. You may [contact your respective town council](#) to find out more about routine maintenance works, cyclical improvement works and other services.

### **Professional Help & Contractors**

While you can engage any contractor for household repairs, we advise that you only engage licensed workers and plumbers for electrical and sanitary works.

### **Minor Repairs**

Fixtures and fittings such as pipes, water taps, cisterns, hinges, tiles, and switches will naturally wear out over time and require repairs. Under the Lease Agreement, home owners are responsible for maintaining their flats' interior which includes the fixtures and fittings installed.

You can refer to the following guides on how to [maintain your flat](#).

If you require additional help, you may engage your own repair contractor or consider one listed on this page.

### **Conditions for engagement of contractors**

Any engagement between you and the contractor is on a private basis. Do negotiate the terms and charges of service before you formally engage them. If you have any feedback about the services provided or pricing, you may contact the contractor you engaged.

Refer to the following information for contractors you can engage for your home maintenance.

- Details of contractors found on this website serve as a guide for flat owners who need help to engage one. It is neither exhaustive nor an endorsement of their performance.
- If you would like to engage any of the contractors found on our website, you will have to negotiate the price and extent of the work with the contractors on a private basis. HDB will not be involved in this engagement.
- Ensure that the contractor you engage exercises due care and diligence when carrying out all necessary work.
- You will need to pay the contractor directly upon completion of the work. Separate transport charges may apply. You are advised to approve all work performed before making payment.
- All services rendered and payments made are private arrangements between you and the contractors. HDB does not take any responsibility or liability for workmanship, materials replaced, or any other unsatisfactory service by the contractors.

### **General home repairs and maintenance services**

You may consider these companies for plumbing, electrical, air-conditioner maintenance, and handyman services such as repairs for door and gates:

Name	Details
CBM Pte Ltd	Preferred areas for work: Bishan, Bukit Merah, Kallang/Whampoa, Queensway, Toa Payoh  Tel: 6571-8193  Operating hours: Monday to Friday: 9:00am to 5:00pm Saturday: 9:00am to 1:00pm
Chiong Construction Pte Ltd	Preferred areas for work: Sembawang, Woodlands, Yishun  Tel: 6557-1073  Operating hours: Monday to Friday: 9:00am to 5:00pm Saturday: 9:00am to 1:00pm

CPG Facilities Management Pte Ltd	Preferred areas for work: Ang Mo Kio, Hougang, Punggol, Sengkang, Serangoon
	Tel: 6303-9934
	Operating hours: Monday to Friday: 9:00am to 5:00pm Saturday: 9:00am to 1:00pm
Guthrie FMC Pte Ltd	Preferred areas for work: Bukit Batok, Bukit Panjang, Choa Chu Kang, Clementi, Jurong
	Tel: 8071-0652
	Operating hours: Monday to Friday: 9:00am to 5:00pm Saturday: 9:00am to 1:00pm
Knight Frank Property & Facilities Management Pte Ltd	Preferred areas for work: Bedok, Geylang, Pasir Ris, Tampines
	Tel: 6752-2212
	Operating hours: Monday to Friday: 9:00am to 5:00pm Saturday: 9:00am to 1:00pm

### Household shelter door repairs

Name	Details
Billy Tee Engineering Construction	Tel: 9272-8675
Forward Engineering & Construction	Tel: 9029-3268 Email: <a href="mailto:forwardengineering@hotmail.com">forwardengineering@hotmail.com</a>
Hong Sheng Technology Pte Ltd	Tel: 6269-6381 Email: <a href="mailto:info@hs.com.sg">info@hs.com.sg</a>
Nam Lee Pressed Metal Pte Ltd	Tel: 6257-5388 Email: <a href="mailto:enquiry@namlee.com.sg">enquiry@namlee.com.sg</a>

Prefab Technology 3 Pte Ltd

Tel: 6863-0608

Email: [hq@prefabtech3.com.sg](mailto:hq@prefabtech3.com.sg)

Yong Tai Loong Pte Ltd

Tel: 6288-0355

Email: [customerservice@yongtailoong.com](mailto:customerservice@yongtailoong.com)

### Retractable indoor clothes drying rack repairs

Name	Details
Hong Sheng Technology Pte Ltd	Tel: 6269-6381 Email: <a href="mailto:info@hs.com.sg">info@hs.com.sg</a>
Nam Lee Pressed Metal Pte Ltd	Tel: 6257-5388 Email: <a href="mailto:enquiry@namlee.com.sg">enquiry@namlee.com.sg</a>
Prefab Technology 3 Pte Ltd	Tel: 6863-0608 Email: <a href="mailto:hq@prefabtech3.com.sg">hq@prefabtech3.com.sg</a>
Yong Tai Loong Pte Ltd	Tel: 6288-0355 Email: <a href="mailto:customerservice@yongtailoong.com">customerservice@yongtailoong.com</a>

### Spalling concrete and ceiling leak repairs

You may engage your own contractor to repair the spalling concrete or ceiling leak in your flat. You will need to negotiate the price and extent of the work with the contractor on a private basis. HDB will not be involved in this arrangement.

### Pest control services

Name	Details
Pest-Pro Management Pte Ltd	<b>During office hours:</b> Tel: 6300-8385 Fax: 6569-6468 Email: <a href="mailto:sales@pestpro.com.sg">sales@pestpro.com.sg</a>  <b>After office hours:</b> Tel: 9761-6361 (Darren Ang) or 9760-8268 (Kenneth)
Wipeout Pest Control Services Pte Ltd	<b>During office hours:</b> Tel: 6383-6831 Fax: 6383-6834 Email: <a href="mailto:wipeout1@singnet.com.sg">wipeout1@singnet.com.sg</a>  <b>After office hours:</b>



## Air-Conditioners

Home owners are responsible for the proper installation, safety, and stability of the air-conditioners (casement/ window unit/ split type) in their flat.

If you would like to replace or install an air-conditioner in your flat, you must engage installers who have been trained by the Building and Construction Authority. Air-conditioner window units and split-type condensing units must be installed at approved locations, using approved installation methods.

### Conventional flats

The following guidelines must be followed for air-conditioner installation in conventional flats.

#### Conventional flats

Type of Flat	Location of Air-Conditioner	Position of Air-Conditioner	Installation Method	
			Split-unit Air-Conditioning Unit	Window Unit
Flats with air-conditioner ledge		On concrete air-conditioner ledge	Drawing <u>K</u> (PDF, 31KB)	N/A
Flats without air-conditioner ledge	Master bedroom	Within air-conditioner opening	Drawings <u>A1</u> (PDF, 40KB), <u>A2</u> (PDF, 46KB), <u>A3</u> (PDF, 110KB), <u>G1</u> (PDF, 39KB), <u>G2</u> (PDF, 49KB)	Drawings <u>B1</u> (PDF, 38KB), <u>B2</u> (PDF, 38KB)
		At parapet below window nearest to bedroom door (when existing air conditioner opening is	Drawing <u>C</u> (PDF, 31KB)	N/A

		not suitable for installation of air-conditioning unit)		
		Air-conditioner cabinet	Drawings <u>J1</u> (PDF, 92KB) <u>J3</u> (PDF, 87KB)	Drawing <u>J2</u> (PDF, 82KB)
	Other bedrooms	On window sill nearest to bedroom door (originally provided by HDB)	N/A	Drawing <u>D</u> (PDF, 32KB)
	Study-cum-bedroom (where sliding doors are provided)	On extreme left of window sill when viewed from bedroom door (originally provided by HDB)	N/A	Drawing <u>D</u> (PDF, 32KB)
	Service balcony	On the floor of service balcony or on the walls of the unit within service balcony	Drawing <u>C</u> (PDF, 31KB)	N/A
	Kitchen (applicable)	At brick or reinforced	Drawing <u>C</u> (PDF, 31KB)	N/A

	for 1- and 2-room flats only)	concrete parapet wall below window only		
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### Flats with precast facade

The following installation guidelines must be followed for flats that have their external surface covered with tiles or other finishes.

Type of Flats	Location of Air-Conditioner	Position of Air-Conditioner	Installation Method	
			Split-unit Air-Conditioning Unit	Window Unit
Flats with air-conditioner ledge		On concrete air-conditioner ledge	Drawing <u>K</u> (PDF, 31KB)	N/A
Flats without air-conditioner ledge	Master bedroom	Within air-conditioner opening	Drawings <u>A1</u> (PDF, 40KB), <u>A2</u> (PDF, 46KB), <u>A3</u> (PDF, 110KB), <u>G1</u> (PDF, 39KB), <u>G2</u> (PDF, 49KB)	Drawings <u>B1</u> (PDF, 38KB), <u>B2</u> (PDF, 38KB)
		On window sill nearest to bedroom door (when existing air-conditioner opening is not suitable for installation of air-conditioning unit)	Drawing <u>H</u> (PDF, 36KB)	Drawing <u>E</u> (PDF, 35KB)
		At parapet below window nearest to bedroom	Drawings <u>C</u> (PDF, 31KB), <u>E1</u> (PDF, 38KB), <u>E2</u> (PDF, 33KB)	N/A

		door (when existing air-conditioner opening is not suitable for installation of air-conditioning unit)		
		Air-conditioner cabinet	Drawings <u>J1</u> (PDF, 92KB) <u>J3</u> (PDF, 87KB)	Drawing <u>J2</u> (PDF, 82KB)
	Other bedrooms	On window sill nearest to bedroom door (originally provided by HDB)	N/A	Drawing <u>D</u> (PDF, 32KB)
	Study-cum-bedroom (where sliding doors are provided)	On extreme left of window sill when viewed from bedroom door (originally provided by HDB)	N/A	Drawing <u>D</u> (PDF, 32KB)
	Service balcony	On the floor of service balcony or on walls of the unit within service balcony	Drawing <u>C</u> (PDF, 31KB)	N/A
	Kitchen (applicable for 1- and 2-	At brick or reinforced concrete	Drawing <u>C</u> (PDF, 31KB)	N/A

room flats only)	parapet wall below window only		
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Check with the HDB Branch managing your block if you need to install an additional air-conditioning unit or enquire about the location or method of installation for your air-conditioner.

## Windows

Homeowners are responsible to check and maintain their flat windows regularly to ensure that they are in good working condition and safe.

If you would like to retrofit/ repair/ replace the windows in your flat, you must engage trained window contractor approved by the Building and Construction Authority (BCA) and listed with HDB to ensure that the works carried out meet the requirements.

## Guard against Contractors on Door-to-Door Sales

Be very careful when you are approached by individuals claiming to provide repair services on HDB's behalf. These contractors sometimes go from door-to-door, and attempt to deceive residents without intention to carry out actual repair services.

We have received reports of contractors who approach residents and offer various repair and maintenance works, such as the replacement of bin chute hopper or installation of laundry racks. They claimed to be from HDB and misled residents into believing that their products were HDB-approved. In some instances, residents paid a deposit for various repairs and maintenance works to be done, but the actual services were never provided.

Read on to learn how you can guard yourself against such imposters.

### Ask for HDB identification

If there are maintenance or rectification works that need to be carried out in your flat, we will inform you in advance through circulars or notices on your block's notice board. All our officers have a staff card with their photograph to identify themselves whenever they approach you. We suggest that you ask to see the staff card before allowing anyone into your flat, especially if they claim to represent us.

### Guard against common tricks

Imposters typically go door-to-door claiming that they are doing upgrading work in the block or estate, and are able to offer you competitive rates. They may carry files or other

official-looking dockets to give you the impression that they are HDB officers. They attempt to deceive by suggesting that your flat is in violation of ambiguous regulations, and demand payment for imaginary rectification. Their targets tend to be the elderly who are alone in their homes.

### **How to deal with them**

Be firm and reject their services. Remind your elderly relatives who may be alone at home during the day that they should ignore such contractors if approached. Make a police report immediately if you have been misled, harassed, or cheated by them.

### **Precautions**

#### **Home renovation**

Remember, only engage contractors who are registered with us to carry out renovation in your flat. Check our [Directory of Renovation Contractors](#) to verify the listing status of a particular contractor.

#### **Home repairs**

You may engage your own contractor or [look for a minor repair contractor](#) to carry out minor household repairs and engage them privately.

### **Installation Assistance Programme for Residual Current Circuit Breaker**

The Energy Market Authority (EMA) had announced that all residential premises are required to be installed with a Residual Current Circuit Breaker (RCCB) from 1 July 2023. For flats with no RCCB installed, homeowners will be given a grace period of 2 years to install an RCCB by 1 July 2025. Homeowners may continue to test their RCCB regularly to ensure it is in working condition as part of their routine flat maintenance.

The RCCB, previously known as the Earth Leakage Circuit Breaker (ELCB), is an electrical safety device that helps prevent electric shocks. It will automatically cut off electricity supply within your home when it detects electricity leakages. Such leakages may be caused by ageing or exposed wires, faulty electrical appliances or damaged insulation.

### **How much do I need to pay to install the RCCB in my flat, under HDB's RCCB Installation Assistance Programme?**

Under HDB's RCCB Installation Assistance Programme, the Government will subsidise up to 95% of the cost for installing an RCCB. To be eligible, you must fulfill the following criteria:

- a. Singapore Citizen household
- b. Your HDB flat was completed in or before 1985
- c. An RCCB was not installed in your flat before

Depending on your flat type, you will only need to pay from 5% to 12.5% of the cost.

Flat Type <sup>[1]</sup>	3-Room	4-Room	5-Room	Executive
Percentage of the cost to be paid by flat owners	5%	7.5%	10%	12.5%
Estimated amount payable by flat owners <sup>[2]</sup>	\$25.00	\$37.50	\$50.00	\$62.50

*[1] For lower-income and more vulnerable households living in 1-room and 2-room flats, HDB has assisted them with the fully funded installation of an RCCB if their units did not have an RCCB installed previously.*

*[2] All amounts stated are estimates and are subject to GST. The final amount will be determined only upon completion of the RCCB installation works.*

### How do I apply for HDB's RCCB Installation Assistance Programme?

Before you apply, please check if your flat is already installed with an RCCB. To do so, you may refer to [EMA's guide](#).

If your flat is not installed with an RCCB, and you have fulfilled the criteria listed above, you may inform HDB via our [feedback form](#).

After receiving your feedback, HDB will arrange for a contractor to contact you and schedule a home visit to discuss the required work scope.

If your flat is already installed with an RCCB, please ensure that it is functioning properly by following the steps below.

#### How do I check and test my RCCB?

The RCCB is installed in the circuit breaker box. It can be identified as a switch with a 'Test' button, as shown in the [brochure](#).

To check if the RCCB in your flat is working properly, watch this video on how to perform a 3-Step RCCB Test by the Singapore Electrical Contractors and Licensed Electrical Workers Association:

[The 3-Step RCCB Test - English Version - YouTube](#)

**If the RCCB installed in my flat is faulty, am I eligible for the installation at subsidised rates?**

If the RCCB in your flat is not functioning properly, please engage a Licensed Electrical Worker (LEW) to rectify the issue. Flat owners who wish to repair or replace faulty RCCBs are not eligible for the subsidised installation, as only households who have yet to install an RCCB in their flat before are eligible for the Installation Assistance Programme.

**If my flat is installed with an Earth Leakage Circuit Breaker (ELCB), do I need to replace it with an RCCB?**

Flat owners with a working ELCB do not need to replace it. Both the RCCB and ELCB are electrical safety devices that cut off the electricity supply immediately upon detecting leakages that may result in an electric shock.

**My ELCB/RCCB looks different from the photographs in EMA's leaflet. May I confirm that it is an ELCB or RCCB so long there is a button indicated with "T (Test)"?**

Yes, it is an ELCB or RCCB if there is a "T" button.

**Installing Smart Door Devices And Closed-circuit Television (CCTV) Cameras**

Home owners who wish to install smart door devices (i.e. door bells and door viewers) and standalone closed-circuit television (CCTV) cameras in their flats must adhere to the following guidelines:

- Smart doorbells and smart door viewers are allowed to be installed in flats.
- Standalone CCTV cameras should not face the door or windows of another flat, nor be installed at areas such as on the building façade.

Approval from HDB is not required if the device is installed within the flat. However, home owners who wish to install CCTV cameras or CCTV-like devices outside of their flat (i.e. common corridor), should approach the Town Council managing their area for advice.

**Fire Insurance**

Flat owners with HDB loans commencing on or after 1 September 1994 must buy and renew the HDB fire insurance every 5 years for your homes, as long as you have an outstanding HDB loan.



## Overview

The HDB Fire Insurance Scheme helps relieve flat owners of the financial burden of repair works in the unfortunate event of a fire. The HDB fire insurance covers the cost of reinstating damaged internal structures, fixtures, as well as areas built and provided by HDB. It does not cover home contents such as furniture, renovations and personal belongings.

The current appointed insurer for the HDB Fire Insurance Scheme is Etiqa Insurance Pte. Ltd. and the insurance is valid for a 5-year period. Flat owners must renew the insurance every 5 years.

From 16 August 2024 to 15 August 2029, the 5-year premiums are as follows:

Flat Type	5-Year Premium (including 9% GST)	Sum Insured
1-room/ Community Care Apartment	\$1.11	\$37,900
2-room/ 2-room Flexi/ Studio Apartment	\$1.99	\$57,000
3-room	\$3.27	\$83,300
4-room/ S1	\$4.59	\$117,000
5-room/ S2/ 3-Generation	\$5.43	\$144,800
Executive/ Multi-Generation	\$6.68	\$176,700

## Check Validity of Your HDB Fire Insurance

You may check the validity of your HDB fire insurance by logging in to this [e-Service](#). Please allow up to a week for the information to be updated after purchase or renewal. Read more details about your policy coverage in the links below:

### Policy Start Date

16 August 2019 to 15 August 2024  
16 August 2024 to 15 August 2029

### Insurance Provider

[FWD](#)  
[Etiqa](#)

## Purchasing or Renewing Your HDB Fire Insurance

Flat buyers and owners can purchase or renew their policy with Etiqa via :

- [Etiqa's website](#)
- Any AXS kiosk or the AXS mobile app
- Etiqa's Customer Service Centre at 23 Church Street, #01-01 Capital Square, Singapore 049481, strictly by appointment only (Monday to Friday, 8:45am to 5:30pm, excluding Public Holidays)

For enquiries, you may contact Etiqa via WhatsApp/ calls at +65 6887 8777, or email them at [customer.service@etiqa.com.sg](mailto:customer.service@etiqa.com.sg).

## Extending Protection Beyond HDB Fire Insurance

You are strongly encouraged to buy additional home insurance to extend further protection over your home contents that are not covered under the HDB fire insurance. You may buy a separate insurance policy from an insurer of your choice. A list of general insurers can be found on the website of the [General Insurance Association of Singapore \(GIA\)](#).

## Differences Between HDB Fire Insurance and Home Insurance

	HDB Fire insurance	Home insurance
<b>Coverage</b>	Only building structures, fixtures and fittings provided by HDB or its approved developers  Does not include home contents such as furniture, renovations, and personal belongings	Types of coverage differ across insurers, though examples include: <ul style="list-style-type: none"><li>• Household items and personal belongings</li><li>• Renovations</li><li>• Cost of alternative accommodation</li><li>• Removal of debris, repair costs</li><li>• Personal liability cover against damages to neighbours' property</li></ul>
<b>Is it mandatory or optional?</b>	Mandatory for owners with HDB housing loan	Optional
<b>How to buy?</b>	Buy or renew policy at <a href="#">Etiga's website</a>	Buy with an insurer of your choice

## Disclaimer

- The purchase of insurance coverage from a general insurer of your choice, based on [GIA's website](#), is strictly on a private basis between the flat owners and the insurer.
- The list of general insurers is not to be taken as any form of endorsement or recommendation by HDB. HDB assumes no responsibility or liability for the pricing, schedule or service rendered by the insurer(s).

## Sale of Recess Area

You must be listed as the flat owner to purchase the area outside your flat. You may purchase the space in front of your flat if your flat is built before 1996. The purchase of recess area is also subject to the following conditions, to comply with the technical requirements relating to design, access, fire safety, and ventilation:

1. Your flat must not be located next to the opening that leads to the canopy of the protruding access balcony.
2. Your flat must not be located in a point block where it is the only unit on the floor which has the recess area.
3. Your flat must not be located next to a corner unit.
4. The recess area must not contain service ducts such as gas pipe, water meters and electrical ducts within the space.

## Costs and fees

Find out how much you may need to pay if you wish to purchase the recess area.

These are the costs and fees payable to purchase the recess area:

<b>Purchase Price</b>	<p>The purchase price is based on a Fair Market Value and is reviewed every 3 months.</p> <p>Actual purchase price will depend on the final recess area approved for sale by HDB. You are <b>not allowed</b> to buy a recess area that is smaller or bigger than the final recess area approved by HDB.</p>
<b>Survey Fees</b>	<p>The survey fee is for HDB to engage a Registered Surveyor to conduct the strata survey on the recess area to be purchased. The approving authority for the strata survey is the Singapore Land Authority (Chief Surveyor).</p>
<b>Stamp &amp; Registration Fees</b>	<p>Different fees may apply, depending on whether you appoint HDB's solicitor or your own solicitor to act for your purchase.</p>
<b>Conveyancing Fees</b>	<p>Different fees may apply, depending on whether you appoint HDB's solicitor or your own solicitor to act for your purchase.</p> <p>If your current housing mortgage is with a bank, you are required to engage your own solicitor to handle matters</p>

	regarding your purchase of the recess area. They will advise you on the fees.
<b>Renovation Cost</b>	You have to engage an HDB-registered renovation contractor for the renovation works at the recess area. Engaged contractors will advise you on the cost separately, and will vary depending on whom you contract.
<b>Others</b>	In some cases, you may have to engage other licenced personnel to relocate services such as fittings or fixtures out of the recess area before the sale is approved.

You may refer to the following example for the purchase of a recess area of 4 square metres outside a typical 3-room flat, with HDB appointed to act for your purchase:

<b>Purchase Price</b>	\$6,800.00
<b>Stamp &amp; Registration Fees</b>	\$221.20
<b>Conveyancing Fees</b>	\$117.80
<b>Survey Fees</b>	\$163.50
<b>Total</b>	\$7,302.50

The actual costs will vary depending on the final floor area allowed for sale and the date of application received by HDB.

### Application process

Read a step-by-step guide on the application process.

This is an overview of the application process to purchase the recess area:

<b>Step 1: Application</b>	Submit your application to <a href="#">purchase recess area</a> .
<b>Step 2: Site and Technical Assessment by HDB</b>	HDB will assess your application and inform you of an outcome within 2 weeks. This will include a site and technical assessment by HDB.
<b>Step 3: Relocation of Services</b>	<p>In some cases, HDB will inform you to relocate service(s) out of the recess area. You will need to engage licenced person(s) for the relocation works at your own expense. The new location(s) of the services must be approved by HDB and the Town Council before the relocation works may start.</p> <p>Approval to purchase the recess area will only be granted after you have relocated the service(s) according to the</p>

	standards and guidelines, as determined by HDB and the relevant authorities/ service providers.
<b>Step 4: Conveyancing</b>	You will need a solicitor <sup>^</sup> to handle the conveyancing matters related to the purchase of the recess area.
<b>Step 5: Payment for Purchase</b>	<p>You will need to pay the following to HDB:</p> <ul style="list-style-type: none"> <li>• Purchase price</li> <li>• Survey fees</li> <li>• Legal fees<sup>^</sup></li> </ul> <p>You may pay online via Singpass with the following modes if you have no housing mortgage, or if your housing mortgage is with HDB:</p> <ul style="list-style-type: none"> <li>• CPF</li> <li>• eNETS</li> </ul>
<b>Step 6: Signing of Legal Documents</b>	<p>If you have appointed HDB's solicitor, you will be invited to sign the legal documents at the HDB Branch managing your flat when they are ready.</p> <p>If you have appointed your own solicitor, they will inform you to sign the legal documents at their office.</p>
<b>Step 7: Commencement of Renovation Works</b>	Your HDB-registered renovation contractor may apply for the permit to start renovation works at the recess area.

<sup>^</sup> If your current mortgage is with a bank, additional solicitor's fees will apply and you will be required to obtain the bank's confirmation letter before proceeding with the purchase.

To manage your application for the purchase of recess area, make payment, or change your appointment with HDB, you may log in to [My HDBPage](#).

### Conditions after purchase

View the conditions that apply to the ownership of the recess area.

The following conditions are applicable to your ownership of the recess area after purchase:

- You are required to compartmentalise the recess area with a fire-rated door and fire-rated wall if the Fire Safety and Shelter Department (FSSD) or HDB imposes such a requirement.
- No combustible materials shall be stored within the recess area.

- There must be no permanent obstruction around the existing rainwater down pipe/ service pipe/ duct, to facilitate maintenance needs.
- Any existing scupper drain cannot be covered up. The scupper drain must be free from obstruction at all times to allow the free flow of water into the waste outlet if the vertical discharge stack is within the recess area.
- Any renovation work to the recess area must comply with HDB's prevailing renovation guidelines, and approval must be obtained from HDB.

## Keeping Pets

You may keep pets at home, as long as you meet the guidelines. It is also important to be considerate to those living around you when you have a pet.

### Responsible pet ownership

Take care of your pet and ensure that it does not cause any inconvenience to your neighbours. For example, keep your dog or cat safe within your flat, do not let it roam outside of the flat, and care for it so that it does not bark or caterwaul continuously. These are good practices that your neighbours will appreciate and will help create better acceptance.

## Dogs

You can only keep 1 dog from the list of approved breeds in your flat. Flat owners found to breach this regulation can be fined up to a maximum of \$4,000.

### HDB-approved dog breeds

1	Affenpinscher	2	Australian Silky Terrier	3	Australian Terrier
4	Bichon Frise	5	Bohemian Terrier	6	Bolognese
7	Brussels Griffon (also known as Griffon Bruxellois)	8	Bichon Havanese	9	Border Terrier
10	Boston Terrier (Lightweight or Middle weight)	11	Cairn Terrier	12	Cavalier King Charles Spaniel

13	Chihuahua	14	Chinese Crested Dog	15	Chinese Imperial Chin
16	Chinese Temple Dog (Classic or Miniature)	17	Coton de tulear	18	Czech Terrier
19	Dachshund (Light or Miniature)	20	Dandie Dinmont Terrier	21	English Toy Spaniel
22	Griffon Belge	23	German Hunting Terrier	24	Griffon Brabancon
25	Hairless Dog	26	Italian Greyhound	27	Jack Russell Terrier
28	Japanese Spaniel (also known as Chin)	29	Japanese Spitz	30	Lhasa Apso
31	Little Lion Dog	32	Lakeland Terrier	33	Maltese
34	Manchester Terrier	35	Miniature Pinscher	36	Miniature Schnauzer
37	Norfolk Terrier	38	Norwich Terrier	39	Papillon
40	Pekinese	41	Pomeranian	42	Poodle (Toy or Miniature)
43	Pug	44	Schipperke	45	Scottish Terrier
46	Sealyham Terrier	47	Shetland Sheep dog	48	Shih Tzu
49	Silky Terrier	50	Small Continental Spaniel	51	Small English Terrier
52	Small Spitz	53	Smooth Fox Terrier	54	Toy Fox Terrier
55	Toy Terrier	56	Tibetan Spaniel	57	Volpino Italiano

58	West Highland Terrier	59	Wire-Haired Fox Terrier	60	Welsh Terrier
61	Yorkshire Terrier	62	Cross of any 2 breeds in items 1 to 61		

## Assistance Dogs

In support of the Enabling Masterplan 2030 (EMP2030) to empower and enable Persons with Disabilities (PwDs) towards a more caring and inclusive society, flat owners/occupiers with visual impairments, physical disabilities and/ or who are deaf and hard-of-hearing may keep a trained assistance dog in their HDB flats, subject to the following requirements:

- PwD must be registered with the Ministry of Social and Family Development (MSF)
- The assistance dog must be trained by a recognised assistance dog training organisation, as verified by Guide Dogs Singapore (GDS) or K9Assistance
- The assistance dog must be licenced by NParks Animal & Veterinary Service (AVS)

## Project ADORE

Project ADORE (Project on ADOption and REhoming of dogs) aims to rehome mid-sized local mixed-breed dogs in HDB flats, thereby reducing the number of strays on the street. Project ADORE is led by the Animal & Veterinary Service (AVS) and is supported by the HDB, in partnership with Animal Welfare Group (AWG) partners.

Through Project ADORE, you will be allowed to own a local mixed-breed dog, also known as Singapore Special, up to 55cm in height in HDB flats. Only 1 dog is allowed in each residential unit.

Approach our ADORE AWG partners to adopt a local mixed-breed dog:

- [Action for Singapore Dogs](#)
- [Causes for Animals \(Singapore\)](#)
- [Exclusively Mongrels](#)
- [MercyLight Singapore](#)



- SOSD Singapore
- Society for the Prevention of Cruelty to Animals

## **ADORE K-9 Scheme**

Under the Project ADORE K-9 Scheme, you can adopt a retired K-9 sniffer dog. Only 1 dog is allowed in each residential unit.

The 4 allowable sniffer dog breeds are:

- Labrador
- English Springer
- Cocker Spaniel
- Pointer

Residents who are interested to adopt a retired K-9 sniffer dog can keep a lookout for adoption drives organised by the following K-9 units to adopt a retired sniffer dog:

- Singapore Armed Forces (SAF) Military Working Dog Unit (MWDU)
- Singapore Civil Defence Force (SCDF) K-9 Unit
- Singapore Police Force (SPF) K-9 Unit

## **Cats**

From 1 September 2024, you may keep up to 2 cats, as well as 1 dog of an approved breed, in your flat.

A 2-year transition period (1 September 2024 to 31 August 2026) has been introduced to allow cat owners to ease into the changes, and to meet the cat-keeping rules and licensing conditions.

Cat owners must have their cat licensed by the NParks Animal & Veterinary Service (AVS) by 31 August 2026. You may keep more than 2 cats in your flat, if they are owned by you before 1 September 2024, and if the cat licenses are applied for the cats on or before 31 August 2026.

## **Assistance services**

HDB residents can seek for help from the following agencies on issues related to the keeping of dogs and cats in HDB flats.

Agency	Issue(s)

<u>HDB</u>	Keeping of pets in HDB flats beyond the approved limits
<u>NEA</u>	Pets which defecate in public places and cause environmental damage
<u>NPARKS AVS</u>	Issuance of dog and cat licences, injuries caused by pets, and animal welfare
<u>MSF</u>	Support for PwDs who wish to use assistance dogs

## Changing Owners/ Occupiers

Find out the procedures for changing a flat's ownership or occupiers' details.

### Change in Ownership

You may apply to change the owners of your HDB flat either through a change in flat ownership (not through a sale) or a resale of part-share, subject to meeting the eligibility conditions.

### Change in Flat Ownership (Not Through a Sale)

Current flat owners may need to change the ownership status of their flat, due to a change in their family circumstances, such as divorce, marriage or demise of an owner. To effect the change, they will need to apply for a change in flat ownership (not through a sale), where there is no monetary consideration.

For changes in ownership involving monetary consideration, you can learn more about [resale part-share](#).

### Types of ownership changes (not through a sale)

There are 4 main types of ownership changes:

1. **Addition of co-owner:** e.g. Parents include daughter as owner

2. **Removal of co-owner:** e.g. Daughter removes herself as owner
3. **Replacement of co-owner:** e.g. Father replaces daughter with son as owner
4. **Total change of owners:** e.g. Father passes on, and the son takes over the flat

### **How do I change the ownership of my flat?**

A change in flat ownership (not through a sale) is a conveyancing procedure, similar to that of purchasing an HDB flat. All current and proposed owners must be aware and give consent to the change in flat ownership.

This legal process involves the preparation of financial and legal documents. The process typically takes about 4 months, after all applicants have provided their confirmation to proceed with the ownership change and submitted all required documents. A longer processing time may occur for complex cases, such as those which requires lawyer's clarification relating to Court Orders.

### **Who can initiate a change in flat ownership?**

Current flat owners may apply to change their flat ownership to include immediate family members who meet all eligibility conditions. If there is more than 1 proposed owner, they would need to decide on the manner of holding the flat upon the ownership change, whether by joint-tenancy, or tenancy-in-common. A maximum of 4 flat owners can be allowed for each flat.

### **Eligibility**

Proposed owners will have to meet these eligibility conditions.

### **Guide on ownership change (not through a sale)**

Before flat owners initiate an ownership change, there are a number of things to consider, such as eligibility and finances. You can refer to guide on change in flat ownership.

### **Application procedure**

You can find out more on the application procedure to change the flat ownership, including the required supporting documents to be submitted.

## Conditions after a change in flat ownership

The proposed owners and withdrawing owners have to take note of certain conditions after the ownership change has been completed.

## Additional information

If the ownership changes arise from a divorce, owners should take note of certain conditions that apply.

## Resale of Part-Share

A resale of part-share transaction in an HDB flat refers to a change in flat ownership by way of a partial sale/ purchase at a mutually agreed price. Monetary consideration is involved for such change in ownership.

A resale of part-share transaction is not allowed between a married couple.

## Eligibility conditions

You must meet these eligibility conditions to qualify for a resale of part-share.

Criteria	Details
<b>Sellers</b>  (Existing owners)	You must meet the <u>eligibility conditions to sell the flat</u> on the open market, such as the minimum occupation period (MOP).
<b>Buyers</b>  (Remaining owners and incoming owners, if any)	You must meet the <u>eligibility conditions for buying a flat</u> to buy over the part-share of the flat.
<b>Additional criteria for divorce cases</b>	<p>You may buy over your ex-spouse's share of the matrimonial flat by way of resale of part-share subject to the following conditions:</p> <ul style="list-style-type: none"><li>• You and your ex-spouse are able to meet the above criteria</li><li>• Your divorce must be finalised after meeting the MOP of the flat; and</li><li>• The divorce document must indicate resale of part-share from one party to another</li></ul>

## Application procedure

The application procedure for a resale of part-share is similar to that of a normal resale transaction.

Check your eligibility to buy a resale flat, plan the financing of the part-share purchase and familiarise yourself with the buying procedures for a resale flat.

Before committing to the part-share purchase, ensure that you have a valid HDB Flat Eligibility (HFE) letter. If you have indicated that you intend to get an HDB housing loan in your HFE application, the loan outcome will be reflected in your HFE letter accordingly.

If you have indicated that you intend to get a housing loan from a financial institution in your HFE application, you must have a valid Letter of Offer (LO) before you exercise the OTP. You may concurrently request an In-Principle Approval and LO from participating financial institutions when applying for the HFE letter on the HDB Flat Portal.

## Conditions after resale of part-share

After a resale of part-share has been completed, there are conditions that apply to flat owners and occupiers.

### Minimum occupation period (MOP)

All persons listed in an unclassified<sup>[1]</sup>/ Standard flat must physically reside in the flat for a minimum period of 5 years before they may do the following, subject to the respective prevailing eligibility conditions:

- Apply for an HDB Flat Eligibility (HFE) letter
- Sell the flat on the open market
- Rent out the whole flat
- Acquire interest in private property, both local and overseas

The MOP starts from the legal completion date of your flat purchase and excludes any period where you do not physically reside in the flat, e.g. when the whole flat is rented out with HDB's prior approval or when there has been an infringement of the flat lease.

For new and resale Plus and Prime<sup>[2]</sup> flats, the MOP is 10 years. For flats purchased under the Fresh Start Housing Scheme, the MOP is 20 years.

Read all the conditions that apply to flat owners and occupiers.

[1] Unclassified flats refer to flats sold before October 2024 sales exercise and not classified as Standard, Plus or Prime.

[2] Prime flats include Prime Location Public Housing (PLH) flats sold before October 2024 sales exercise.

## **Change in Manner of Holding/ Ownership Proportion**

### **Application Procedure**

If there are 2 or more flat owners, you are allowed to change the holding type of your flat from joint tenancy to tenancy-in-common (in equal or unequal shares), and vice versa.

If you are already holding the flat under tenancy-in-common, you can also change the proportion of shares held by each owner. The change of holding type or proportion of shares is without monetary consideration. For tenancy-in-common, the shares of ownership of the flat must be in fractions of the same denominator and must add up to one.

You can either appoint your own solicitors to act for you or you can engage HDB to handle the transaction.

Other than the legal status of ownership of the flat, there is no difference in the housing policies governing the lease administration of HDB flats.

### **Application Form**

To apply for a change in ownership proportion, you can either get a copy of the application form at any HDB Branch or [download the application form](#) (PDF, 252 KB) here.

### **Change of Occupiers**

If you are looking to change your flat's occupier details, you can submit an application to add or remove immediate family members as occupiers of the flat.

Find out more about the [eligibility criteria](#) and [application procedure](#).

### **Retain Flat Following Life Events**

Family structures can change after a life event and affect your eligibility to retain your flat. Read on to find out how such changes may affect you.

You can also email your request to retain the flat to your managing HDB Branch. Please include in your email the details of the flat and particulars of the family members concerned.

## **Demise of joint owner**

Upon a joint-owner's death, their flat share transfers to remaining owners, who must lodge a Notice of Death with the Singapore Land Authority (SLA).

### **Eligibility**

As the remaining family or single occupier, you can retain the existing flat provided you:

- are a Singapore Citizen (SC) or Singapore Permanent Resident (SPR);
- are at least 21 years old; and
- satisfy our eligibility rules and conditions to own a flat.

For example, a husband and wife are joint-owners of a flat. His widowed wife can take ownership of the flat as the sole owner, if she satisfies all eligibility conditions to own a flat. If the lease of the flat has already been issued, she would need to submit the Notice of Death of her husband to SLA, for the purpose of updating records.

As a remaining joint-owner, you may choose to lodge the Notice of Death personally at SLA (Visit [www.sla.gov.sg](http://www.sla.gov.sg) > FAQs > How do I lodge a Notice of Death to inform SLA of the death of a joint owner), appoint your own solicitor to lodge the Notice of Death on your behalf, or engage our legal services through the managing HDB Branch of the flat.

### **Lodging a Notice of Death**

1. The remaining joint-owners will need to bring along these documents to lodge a Notice of Death for flats held under joint-tenancy:
  - Identity cards of remaining joint-owners
  - Original death certificate of deceased owner
  - Evidence of estate duty clearance for deceased owner's estate (for death occurring before 15 February 2008)
  - Duplicate lease (if any)
2. They will also be required to pay the registration and conveyancing fees at the point of application.
3. HDB's Legal Group will then prepare the Notice of Death and inform the remaining joint-owners to sign the documents at the HDB Branch managing the flat.

### **Demise of sole owner/ tenant-in-common**

Upon a sole/ co-owner's death, their flat interest is distributed by will or the Intestate Succession Act.

### **Eligibility**

As the remaining family or single occupier, you are allowed to retain the existing flat, provided you:

- are a Singapore Citizen (SC) or Singapore Permanent Resident (SPR)
- are at least 21 years old
- satisfy our eligibility rules and conditions to own a flat

### **If there is a will**

The deceased's interest in the flat will be distributed according to the will.

You will need:

- Grant of Probate

The deceased's family should engage a private solicitor to apply for this court order, which gives legal authority to the Executor (the person named in the will) to manage the deceased's estate.

### **If there is no will**

The deceased's interest in the flat will be distributed according to the provisions of the Intestate Succession Act.

You will need:

- Grant of Letters of Administration

The deceased's family should engage a private solicitor to apply for this court order, which gives legal authority to the Administrator to manage the deceased's estate.

### **Registering your legal right as an Administrator/ Executor**

Once the Grant of Letters of Administration or the Grant of Probate has been obtained, you can engage your own solicitors or appoint our solicitors to act for you to register your legal right as the Administrator or Executor.

If you wish to engage our services, you can approach the HDB Branch managing the deceased's flat to make the necessary application with the following documents:

- Original copy of the Grant of Letters of Administration and Statement for Grant of Letters of Administration or Grant of Probate and will
- Original copy of the Syariah Court Inheritance Certificate (for Muslim estates only)
- A copy of the deceased owner's death certificate
- Duplicate lease of the deceased's flat
- Identity card(s) of all flat owner(s) and Administrator(s) or Executor(s)

If you are an Administrator/ Executor, you will have to:

- Sign the relevant documents



- Pay fees (stamp fees, conveyancing fees, etc.)
- Apply to HDB to effect an ownership change of the flat to the beneficiaries who wish to take over the flat, either via a change of flat ownership or a resale of part-share, subject to the beneficiaries meeting the eligibility conditions.

### **Divorce**

You may retain the flat under different arrangements, with or without children. Alternatively, you may sell it in the open market if the MOP is met.

### **Divorced with children**

If you have custody (care and control) of your child, you can retain the flat if eligibility conditions are met. (Divorce must not be due to non-consummation of marriage or annulment.)

### **Divorced without children**

If you have no children from the marriage, you can retain the flat alone if you are a Singapore Citizen, at least 35 years old, and meet the prevailing conditions for retention of the flat under the SSC scheme.

Alternatively, you can include another person to retain the flat with under an eligibility scheme, subject to you meeting the prevailing conditions.

### **Completion of Minimum Occupation Period (MOP)**

If you wish to sell your flat on the open market, you must have satisfied the MOP by the divorce completion date. If the MOP has not been satisfied but neither party is eligible to retain the flat, we will assess if it can be returned to us, and determine the compensation amount for the flat.

For more details on how CPF-related assets, such as a matrimonial flat bought using CPF savings, are divided as part of divorce, please visit the [CPF website](#).

### **Annulment of marriage/ break-up of fiancé and fiancée**

You may only retain the flat if your parents were originally listed as owners/ occupiers in the flat application.

### **Eligibility**

If a divorce is due to the non-consummation of marriage, annulment of marriage, or if there is a break-up of the fiancé/ fiancée relationship, neither party is allowed to retain the HDB flat.

Retention of the flat is only allowed if either of your parents were originally listed in the application to buy the flat. If none of you are eligible to retain the flat, the flat may have to be returned at the prevailing compensation price, subject to our approval.

### **Loss of citizenship or Singapore Permanent Resident status**

If there is a change to your citizenship, we will review your eligibility to retain the flat. You may need to sell your flat or return it.

#### **Eligibility**

If there is a change to your Singapore citizenship or Singapore Permanent Resident status, we will review your eligibility for flat ownership.

If you cannot retain the flat, you will need to dispose of the flat in the open market. This is provided you have completed the Minimum Occupation Period (MOP) at the point of change of your citizenship. Your eligibility to resell the flat is subject to the resale policy at the time of application.

If the MOP has not been completed, we will have to acquire the flat at a compensation price determined by us.

### **Child moving out due to marriage**

We will consider your eligibility to retain the flat on a case-by-case basis.

#### **Eligibility**

If your child is getting married and moving out, we will determine your eligibility to retain the flat alone based on the merits of each case.

Please approach the managing HDB Branch of the flat.

### **Owner who later gets married**

If you bought a flat while single and later marry, you must list your spouse as a co-owner or occupier of the same flat.

### **Adding your spouse as a co-owner/ occupier of your flat**

In view of the demand for public housing, each eligible family unit can only own 1 HDB flat. As a married couple is considered as a family unit, both husband and wife can therefore own only 1 HDB flat at any one time, and will need to be listed as a co-owner or occupier in the same flat. Find out more on the application procedures.

If your spouse has been included as an occupier of your flat, he or she will be deemed as an essential occupier of your flat and both of you are required to fulfil the requisite Minimum Occupation Period (MOP). This MOP will apply to renting out of the flat,

acquiring an interest in private property and selling the flat, subject to meeting the eligibility conditions.

## **My Neighbourhood**

Your neighbourhood is where your home is – a safe place where you can return to each day. Familiarise yourself with the sights and sounds of your neighbourhood a little more each day!

## **Facilities**

The wide range of recreational spaces and facilities in HDB towns help residents lead active and healthy lifestyles. They include fitness facilities in the precincts, and walking and cycling paths to parks and green spaces.

## **Fitness Facilities**

3-Generation playgrounds combine fitness corners for adults and the elderly, with children's playgrounds. Introduced since mid-2000, they make it fun for families to work out and play together, and bring different generations of residents together.

Residents can also enjoy a game or two at the multi-purpose courts in our neighbourhood parks and common greens.

## **Parks and Open Spaces**

If you love the outdoors, the neighbourhood parks, common greens, and landscaped decks right at your doorstep are great places for you to work out, jog or stroll in. If you prefer to stretch, relax and immerse in greenery, find yourself a favourite spot among the many roof gardens, sky gardens, and gardens atop multi-storey car parks.

## **Walking and Cycling Paths**

We also plan for our towns together with LTA to have comprehensive pedestrian and cycling networks - supporting the country's transition to a car-lite nation. By 2030, most of our towns will have a cycling network to connect you from your home to nearby amenities.

## **Neighbourhood Centres**

Neighbourhood Centres (NCs) are an integral part of HDB towns, giving residents easy access to food and dining, healthcare and shopping options, and daily needs

Our first NC was built in 1967 in Toa Payoh. We have since built, and progressively upgraded, over 100 NCs across HDB towns.

## **New Generation Neighbourhood Centres**

In 2019, we introduced the first of our new generation NCs— Oasis Terraces at Punggol. It incorporates plazas, play areas, and other community spaces to enliven the place with events and activities.

You can look forward to 5 more new generation NCs over the next 3 years. These are Canberra Plaza in Sembawang, Buangkok Square and Hougang Rivercourt in Hougang, Northshore Plaza in Punggol, and Anchorvale Village in Sengkang.

These NCs will be conveniently located near transport links as well lively community spaces. The selection of shops and facilities will incorporate feedback from residents, to better meet their needs.

## **Oasis Terraces**

Oasis Terraces' design and tenant mix reflect residents' feedback for late-night shopping options, family-friendly dining spots, and sports and recreational facilities. Its. It is also the first NC to have an integrated polyclinic and childcare centre.

Sheltered Community Plaza for events

Water park for children

## **Tips on Neighbourliness**

Creating a neighbourhood that is safe, vibrant and beautiful begins with each of us. Start by getting to know your neighbours and practising a little more thoughtfulness and patience. Read on for more helpful tips to start building friendships with your neighbours!

## **Take charge of your home and surroundings**

As a proud homeowner, keep your home safe and comfortable to live in. This will also minimise potential conflict with your neighbours.

- Keep your home well-maintained to create an inviting living environment for your family and your neighbours
- Use common facilities responsibly
- Minimise the risk of killer litter

## **Care for your neighbours**

Share a smile, show that you care. Make your neighbourhood a place of warmth and connection.

Here are some tips to help you build closer ties with your neighbours:

- Talk to your neighbours to know them better
- Invite your neighbours over for gatherings
- Avoid noisy activities, especially during the quiet hours between 10:30pm and 7:00am
- Take a proper care of your pets and ensure that they do not disturb your neighbours
- Resolve problems and differences amicably

Pick up more tips on how you can be a good neighbour from the [Good Neighbour Guidebook](#), or get inspired by the stories of our [Singapore's Friendly Neighbourhood Award recipients](#)!

You can also check out our latest posters and videos jointly produced with Singapore Kindness Movement suggesting ways to show care for your neighbours:

Watch more videos on spreading kindness in your neighbourhood in the links below:

- [Late-night Noises, Then How?](#)
- [Cluttered Corridor, Then How?](#)
- [Bulky Items To Throw, Then How?](#)
- [Be Greater: Board Games](#)
- [Be Greater: Renovation](#)

When neighbourly disputes arise, find out [how you can approach them](#) to resolve conflicts amicably.

## Managing Neighbour Disputes

Most neighbour disputes can be resolved effectively and amicably with a little thoughtfulness and patience. Communicate with your neighbours politely, listen to them and be willing to compromise to maintain a harmonious living environment.

### How should I approach my neighbour about his/ her annoying behaviour?



#### Before the conversation

- Identify the most appropriate time to approach your neighbour.
- Don't confront your neighbour when you are angry as this may upset your neighbour.
- Work out what you want to say before you speak to your neighbour.

#### During the conversation

- Don't lose your temper as this would make things worse and harder to sort out.
- Keep calm and be polite while you attempt to talk things through.

#### Ending the conversation

- Thank your neighbour for his/her time and leave on a friendly note.
- Wait a few days to see if the problem has been solved.

A conflict happens when two or more parties have a disagreement. Conflicts, if left unresolved, could escalate and cause tension among family members, neighbours and friends. Instead of getting angry, let's FOCUS on resolving the conflict.

### **Facing difficulties in engaging your neighbour?**

You can contact your grassroots leaders (GRLs) for help. You may get in touch with your GRLs through your nearest Community Club (CC). Locate your nearest CC and contact information.

### **How can mediation help me?**



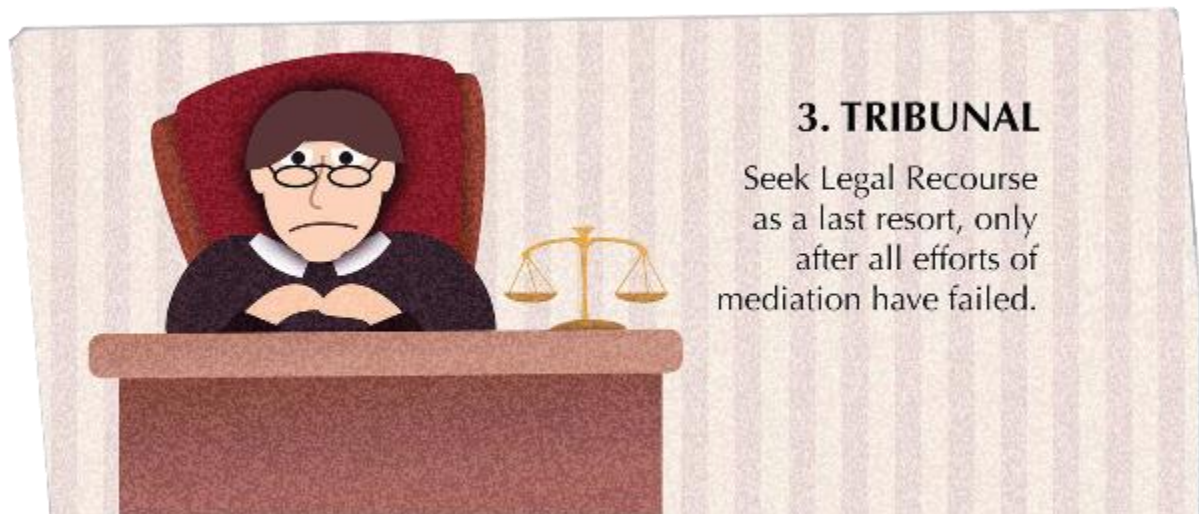
### **What is mediation?**

During mediation, a trained neutral third party will facilitate a conversation between you and your neighbour to reach a mutually acceptable agreement. The mediator will not provide the solutions or make a decision for the parties. The mediator controls the process so that parties can discuss the issues and arrive at their own solutions in a calm and objective manner.

### **Where can I find mediation services?**

Formal mediation services are available at the Community Mediation Centre, which has a panel of trained volunteer mediators. You can find out more about CMC's mediation services and register your case online or call the hotline at 1800-CALL-LAW (1800-2255-529). More than 70% of cases mediated at CMC reach a settlement.

## Approaching the Community Disputes Resolution Tribunal (CDRTs)



### Have you attempted mediation first?

You are strongly encouraged to have attempted mediation before filing your case. Mediation is important because solutions which have been reached by mutual agreement have a higher chance of being sustained.

### What cases qualify for hearing at the CDRTs?

The CDRTs are meant to handle unreasonable interferences with the enjoyment or use of places of residence. The CDRTs are a measure of last resort for residents because other means of resolution (e.g. approaching your neighbour, informal mediation) may better preserve neighbour relations.

### How can I file my claim at the CDRTs?

The CDRTs are housed at the State Courts located at 1 Havelock Square, Singapore 059724. You can find out more on [how to file a claim at the CDRT and download the forms online](#) at the State Courts website.

*Community Dispute Resolution Framework : Courtesy of MCCY*

## Keeping Killer Litter Away

As a resident, you have the civic responsibility to ensure that you do not place or hang any object within or outside your flat in a way that poses a threat to safety. Find out the safety guidelines you should follow to prevent accidents from happening, as penalties will be imposed if these guidelines are not met. To learn more about killer litter, take our [quiz](#) and test your knowledge!



## **Do's and Don'ts**

Observe the do's and don'ts listed below to play a part in keeping your neighbourhood safe from killer litter.

### **Do:**

- Remove objects that are placed in a hazardous manner and encourage your neighbours to do the same
- Educate your neighbours about the consequences of potential killer litter

### **Don't:**

- Place objects on the ledges of windows/ balconies
- Place objects, such as flower pots and clothes hanging racks, on the parapet walls of common corridors
- Hang items above the parapet walls/ balconies
- Throw objects from your flat or from the common areas
- Tie/ hang objects, such as shopping trolleys and cooking woks, from the bamboo pole holders
- Place objects in a manner that may endanger the safety of others
- Place bamboo poles in a criss-cross manner

## **Feedback on potential killer litter**

If you see any potential killer litter placed in common areas, please call the [Town Council](#) managing your flat.

If you see any potential killer litter placed inside HDB flats (such as items placed precariously at air conditioner ledges and, balconies), please call our Branch Service Line at 1800-225-5432.

## **Examples**

The following are examples of what you should and should not do:

## **Penalties**

These are the penalties that will be imposed if you are caught placing objects in a hazardous manner or if you throw killer litter.

### **Penalty for placing objects in a hazardous manner**

If you fail to remove objects that are placed in a hazardous manner, even after receiving a written notice from us, action can be taken against you.

If convicted, you are liable to a maximum fine of \$2,000. If the object is not removed after the conviction, you will be liable to a further fine of \$100 per day for as long as the offence continues.

### **Penalty for throwing objects**

If you are convicted under the Penal Code for an offence relating to throwing of killer litter, you are liable to a maximum jail term of 5 years or a fine, or both.

If you are living in a rental flat, we may also compulsorily acquire your flat or terminate the tenancy.

### **Posters on killer litter**

Share these posters with others, a reminder to keep our neighbourhoods safe from killer litter.

### **Impact Assessment of Killer Litter**

## **Acquiring Private Property**

You and your spouse you can choose to acquire private residential properties locally or overseas if you can fulfil the eligibility conditions that apply to your flat.

### **Fulfilling the Minimum Occupation Period (MOP)**

Before you and your spouse can acquire private residential property, you have to fulfil the MOP of your flat. Find out how this is computed.

### **How is the MOP computed?**

The MOP starts from the date you take possession of your flat (including subsequent changes to flat ownership through a total change in owners) to the following dates, whichever is earlier:

- Date on which the Option to Purchase (OTP) the private property is exercised
- Date of the Sale and Purchase Agreement of the private property, regardless of whether it is still under construction or ready for possession

The computation excludes:

- The period of renting out or non-occupation of the flat
  - Any infringement of the lease of the flat by the owner
- Here is an overview of the MOP for the different types of flats.

Types of HDB Sold Flats	MOP	Computation of MOP
Flats bought from HDB	5 years	From date of taking possession/ transfer of your flat to the following dates, whichever is earlier:
Resale flats bought with CPF Housing Grant	Note: MOP for Prime Location Public Housing (PLH) flats is 10 years.	
Design, Build and Sell Scheme (DBSS) flats bought from developer		<ul style="list-style-type: none"> <li>• Date on which the Option to Purchase of private property is exercised</li> <li>• Date of the Sale and Purchase Agreement of the private property</li> </ul>
Resale flats purchased without CPF Housing Grant (for resale applications submitted on or after 30 August 2010)		
Replacement flats bought from HDB under the Selective En bloc Redevelopment Scheme (SERS) (only if you have taken possession of the replacement flat)	<p><b>For SERS sites announced before 7 Apr 2022</b></p> <p>At designated replacement site(s):</p> <ul style="list-style-type: none"> <li>• Either of the following, whichever is earlier: <ul style="list-style-type: none"> <li>○ 7 years from the date of selection of the replacement flat</li> <li>○ 5 years from the date of collecting the keys</li> </ul> </li> </ul> <p>With portable rehousing benefits:</p> <ul style="list-style-type: none"> <li>• 5 years from the date of collecting the keys</li> </ul> <p><b>For SERS sites announced on or after 7 Apr 2022</b></p> <ul style="list-style-type: none"> <li>• 5 years from the date of collecting the keys</li> </ul>	<p>From date of taking possession/ transfer of your flat to the following dates, whichever is earlier:</p> <ul style="list-style-type: none"> <li>• Date on which the Option to Purchase of private property is exercised</li> <li>• Date of the Sale and Purchase Agreement of the private property</li> </ul>
Resale flats purchased without CPF Housing Grant (for resale applications	There is no need to satisfy the MOP before acquiring private residential property	

*submitted before 30  
August 2010)*

In addition, you should note that:

- During the MOP of the flat, the flat owner, his/her spouse and occupiers are not allowed to acquire private residential property. Acquiring private residential property to hold on trust for another person is also not allowed.
- After the MOP of the flat, there is no limit on the number of private properties that can be acquired
- The private residential property acquired can still be under construction or ready for possession
- Periods of non-occupation, such as the renting out of your whole flat or any infringement of the lease of the flat, will be excluded in the MOP computation

### **How to find out if you have met the MOP**

You can login to [My HDBPage](#) with your Singpass and check if you have met the MOP to acquire a private property, under My Flat > Purchased Flat > Flat Details > Minimum Occupation Period (MOP).

### **Exercising the Option to Purchase**

Retaining the HDB Flat after Acquiring Private Residential Property

You should note that:

#### **Households with at least one Singapore Citizen flat owner**

The flat owner, spouse, or occupier, who acquires the private residential property after the MOP, can retain the HDB flat.

#### **Households where all flat owners are Singapore Permanent Residents**

- If all the owners of the flat are Singapore Permanent Residents (SPR), the owners are required to notify us before the owner, spouse or any occupier listed in the flat exercise the Option to Purchase (OTP) for purchase of a private residential property located in Singapore. The SPR owners can contact HDB using the [e-Feedback Form](#) to notify us of the intention to acquire a private residential property.
- In addition, the SPR flat owners must sell the flat within 6 months of acquisition of completed/ uncompleted local private residential property by the flat owner, spouse or occupier.

## **SERS and Upgrading Programmes**

We improve your HDB living environment through a number of upgrading programmes for your flat, block, and estate. We also rejuvenate older estates through the Selective En bloc Redevelopment Scheme (SERS).

### **SERS**

The Selective En bloc Redevelopment Scheme (SERS) renews our older housing estates. If you are a SERS resident, you will get the opportunity to move to a new home with a new 99-year lease, and continue living close to your current neighbours. SERS flat owners will also be given a package comprising compensation and rehousing benefits.

### **Your SERS Journey**

It is certainly an exciting time when your flat is chosen for the Selective En bloc Redevelopment Scheme (SERS). It will take a few years for your new home to be ready. This is what will happen during that time.

Since its launch in August 1995, SERS has brought a new lease of life to some older estates by:

- Comprehensively redeveloping the land for better use
- Introducing new buildings and facilities that inject vibrancy into the area
- Preserving the estate's community ties while welcoming new households

### **A familiar community, a new home, a fresh beginning with SERS**

Follow the journey of some SERS residents as they move from their old home to their brand new flat.

### **SERS roadmap**

Learn about the SERS journey and its various milestones. It will not be long before you can enjoy a brand new home and facilities, in a new living environment! You can also check the progress of your SERS journey through [My HDBPage](#).

### **1 - Announcement**

We will announce the flats that have been chosen for SERS. This is where your new and exciting journey begins.

## **2 - Exhibition**

We will hold an exhibition on SERS near you so you can learn more about your new home. You might want to avoid visiting during the evenings and weekends, as the exhibition can get quite crowded then.

## **3 - Flat valuation**

A professional private valuer will make an appointment with you to assess the market value of your flat.

## **4 - SERS Connect**

Your HDB officer-in-charge will arrange for a meeting with you at HDB Hub, Lorong 6 Toa Payoh to perform a Collector's Inquiry. At this meeting, we will confirm who owns the flat, and help you with the financial planning for your replacement flat. We will conduct a survey on your preferred type of flat, which will help us decide the flat mix for the replacement flats.

## **5 - Precinct survey**

In the precinct survey, we will ask you for your preferred facilities. You will also get to name your new home.

## **6 - Compensation notice**

We will inform you how much compensation you will receive.

## **7 - Your rehousing choice**

You will get to choose from the available rehousing options. Our officers will be on hand to help explain your options, which will help you make a well-informed decision.

## **8 - New flat registration**

If you choose to move to the designated replacement site, you can register for a new flat by submitting the application to us.

If you would like to continue living close to your neighbours in the designated replacement site, the Joint Selection Scheme <sup>[1]</sup> is perfect for you. Under this scheme, up to 6 households will be invited to choose their flats on the same day.

[1] If you and your neighbours ask for the Joint Selection Scheme in your flat application, we will issue a single queue number to everyone. Among the households, there will be individual queue sequences. There is no priority given in the selection of replacement flat.

## **9 - New flat selection**

We will provide you the sales brochures and price lists, along with your balloted queue number before the selection begins. You will need to come down to HDB Hub at Lorong 6 Toa Payoh to book your new home.

## **10 - Key collection**

When your flat is ready, you need to come to HDB Hub at Lorong 6 Toa Payoh for your key collection appointment, where you will get the keys to your new home.

After paying off what you owe on your SERS flat, you may choose to use the rest of the compensation amount to help pay for your new home, or ask for an advance of up to \$35,000 to help with your renovation.

## **11 - Moving out**

After the key collection, you have up to 4 months to renovate and move into your new flat. When you return the SERS flat, you will receive your balance compensation (if any). Watch this [video](#) on how to return your SERS flat. It will guide you on the process and important time frames to note.

## **12 - Celebrating the move**

To mark the completion of your SERS journey, get together with your neighbours to celebrate this special occasion!

## **Thumbs Up for SERS**

There is strong support for SERS. Residents appreciate the new flats, and professional organisations have conferred numerous awards to the replacement projects.

## **SERS Survey**

We conduct surveys with residents who have benefited from the Selective En bloc Redevelopment Scheme (SERS) after they have moved into their new replacement flat to find out:

- If they have comfortably settled into the new replacement flat
- Their level of satisfaction and support for SERS
- How SERS has impacted their family and community ties

In the latest 2020 survey, about 90% of the households surveyed were happy with SERS and highly satisfied with their new homes!

## **Awards and Accolades**

At HDB, we hold the development of Selective En bloc Redevelopment Scheme (SERS) replacement projects to high standards of quality, design, and environmental innovation. As a result, many SERS replacement projects have won prestigious awards and accolades. These are just some examples.

The Development	The Honours
<p>Block 79 Toa Payoh Central used to be a single 10-storey block. Today, the site is home to Central Horizon, a distinctive Toa Payoh landmark offering scenic panoramas of central Singapore.</p> <p>Central Horizon is made up of 5 towering 40-storey blocks, with a total of 1,158 units of 4-and 5-room flats.</p>	<ul style="list-style-type: none"> <li>• HDB Design Excellence Award 2008 (Housing Category)</li> <li>• BCA Universal Design Award for Build Environment 2009 (Residential Building Category)</li> <li>• SIA-NParks Skyrise Greenery Award 2009</li> </ul>

## Clementi Towers

The Development	The Honours
<p>Clementi Towers is the first development in Singapore to integrate public housing, commercial facilities, and a transport hub (Clementi Bus Interchange) in one complex.</p> <p>It was developed following the 2005 SERS announcement for Blocks 436 to 438 and Block 445 Clementi Avenue 3.</p> <p>Clementi Towers has won local and international awards.</p>	<ul style="list-style-type: none"> <li>• Singapore Property Awards 2011 (Winner, Master Plan Category)</li> <li>• FIABCI Prix d'Excellence Awards 2012 (Runner-up, Master Plan Category)</li> <li>• Construction Excellence Awards 2012</li> </ul>

## Teck Ghee Vista

The Development	The Honours
<p>Built for SERS residents in Blocks 246 to 252 Ang Mo Kio Avenue 2, 3, and 4, Teck Ghee Vista comprises 1,221 flats.</p> <p>A Studio Apartment (SA) block was integrated into the precinct to promote an inclusive community, where seniors can age-in-place among younger residents. The SAs are designed to be comfortable for seniors, with elder-friendly fixtures and furnishings.</p>	<ul style="list-style-type: none"> <li>• BCA Universal Design Awards 2012 (Bronze, Residential Building Category)</li> <li>• HDB Design Awards 2012 (Merit Award, Housing Category)</li> </ul>



## Ghim Moh Valley

The Development	The Honours
<p>Ghim Moh Valley was developed for the SERS residents of Blocks 9 to 12, and Block 9A and 12A Ghim Moh Road.</p> <p>To mitigate high densities while providing a lush environment, distinctive designs and strategies were introduced to Ghim Moh Valley, such as precinct facilities and gardens on its roof top.</p>	<ul style="list-style-type: none"><li>• HDB Construction Award 2012</li><li>• Singapore Property Awards 2012 (Winner, Residential (High Rise) Category)</li><li>• BCA Construction Excellence Awards 2013</li></ul>

## Casa Clementi

The Development	The Honours
<p>One of HDB's largest projects, Casa Clementi comprises 2,234 flats and home to many residents from Blocks 401 to 404 and Blocks 407 to 409 Clementi Avenue 1, following the SERS announcement in 2007.</p>	<ul style="list-style-type: none"><li>• Singapore Property Awards 2012 (Winner, Residential (High Rise) Category)</li><li>• PMI Distinguished Project Award 2013</li><li>• Singapore Landscape Architecture Awards 2013 (Merit Award, Residential Design/ Local Residences)</li><li>• Construction Productivity Award 2014</li></ul>

## SkyResidence @ Dawson

Development	The Honours
<p>SkyResidence @ Dawson was developed as one of the 5 replacement sites for the SERS residents of Tanglin Halt Road and Commonwealth Drive.</p> <p>The development has 8 residential blocks, which are literally stitched together with a 'green' ribbon. It has also sensitively embraced the existing angsa trees, as well as the former Commonwealth Avenue Market - an</p>	<ul style="list-style-type: none"><li>• HDB Innovative Design Award 2015</li><li>• NParks LEAF Certification 2016 (Outstanding Project)</li></ul>

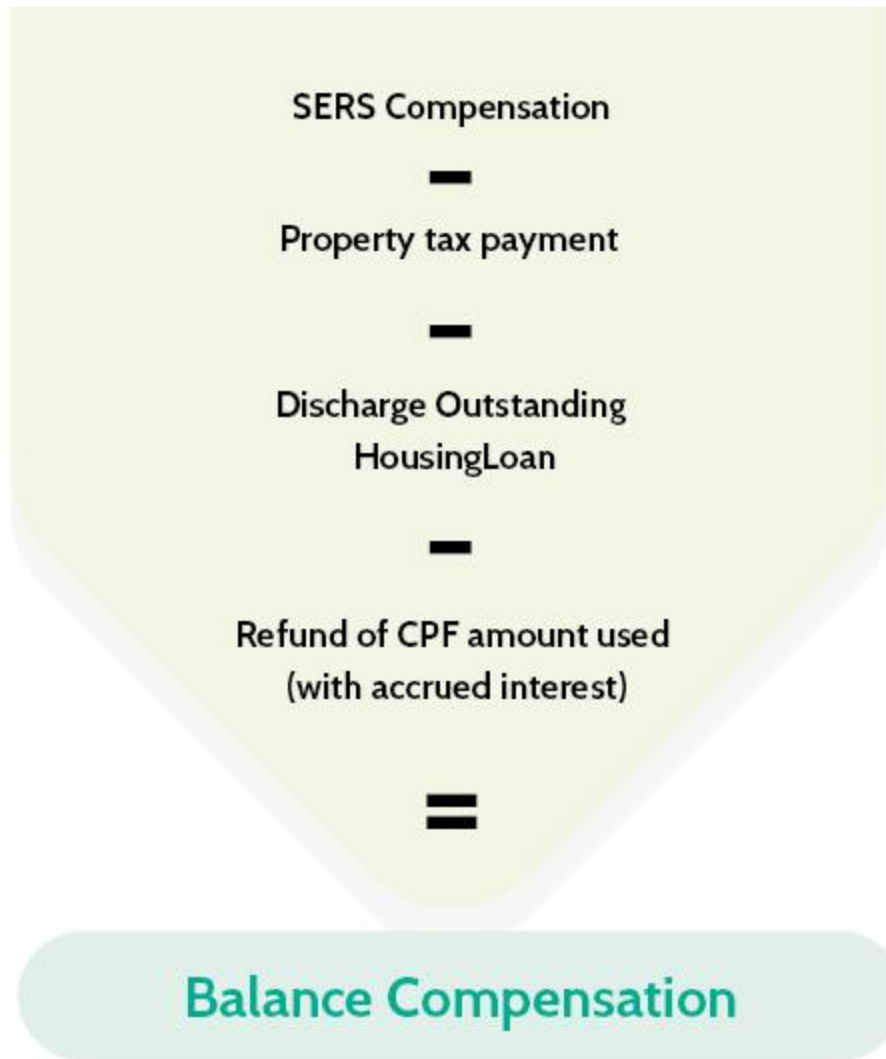
important heritage marker of the Dawson estate.

## **SERS Flat Owners**

Learn about your compensation, rehousing options and benefits, as well as how to go about financing and choosing your new home.

## **SERS Compensation**

Under the Selective En bloc Redevelopment Scheme (SERS), we will compensate you a sum based on the market value of your flat at the point of the SERS announcement, and reasonable expenses to help you move.



The stamp and legal fees amounts are based on the market value of your SERS flat:

<b>Agreement for Lease (Original) on Selling Price of New Flat</b>	<ul style="list-style-type: none"> <li>• First \$180,000: 1%</li> <li>• Next \$180,000: 2%</li> <li>• Next \$640,000: 3%</li> <li>• Thereafter: 4%</li> </ul>
<b>Registration Fees</b>	<ul style="list-style-type: none"> <li>• \$38.30</li> </ul>
<b>Legal Fees</b> (excluding GST)	<ul style="list-style-type: none"> <li>• First \$30,000: \$27</li> <li>• Next \$30,000: \$21.60</li> <li>• Thereafter: 0.06%</li> </ul> <p>There shall be a minimum charge of \$20.</p>

## Rehousing Options

These are the rehousing options available to you following a Selective En bloc Redevelopment Scheme (SERS) announcement for your flat. Review them to decide on the option that suits you best.

### Take up a new flat at replacement site

You can choose to purchase a new 99-year lease flat at the designated replacement site.

#### Additional option for SERS sites announced on or after 7 April 2022

You may choose to purchase a new 3-room or larger replacement flat on a 50-year lease at the designated replacement site, if you are aged 45 and above.

### Conditions

<b>Using the housing subsidy</b>	<ul style="list-style-type: none"><li>• We will treat buying a replacement flat as 1 separate housing subsidy</li></ul>
<b>Buying private property or reselling the replacement flat</b>	<ul style="list-style-type: none"><li>• You are not allowed to buy or acquire an interest in a private property after the SERS announcement</li><li>• <u>For SERS sites announced before 7 Apr 2022</u><ul style="list-style-type: none"><li>○ You may buy or acquire an interest in a private property or sell the replacement flat only after either of the following, whichever is earlier:<ul style="list-style-type: none"><li>▪ 7 years from the date of selection of the replacement flat.</li><li>▪ 5 years from the date of collecting the keys.</li></ul></li></ul></li><li>• <u>For SERS sites announced on or after 7 Apr 2022</u><ul style="list-style-type: none"><li>○ You may buy or acquire an interest in a private property or sell the replacement flat only after living in the replacement flat for at least 5 years from collecting the keys.</li></ul></li><li>• You may need to pay the Seller's Stamp Duty (SSD) if you sell your replacement flat within a certain holding period. More information on the SSD can be obtained from the <u>IRAS</u> website.</li></ul>
<b>Renting out the replacement flat</b>	<ul style="list-style-type: none"><li>• You (Singapore citizens only) may rent out the whole flat only after living in the replacement flat for at least 5 years from the date of key collection. You must also get our approval to rent out the whole flat</li></ul>

## Apply for a flat elsewhere under our sales exercises

You may choose to apply for a flat elsewhere with SERS rehousing benefits under the Build-To-Order (BTO) or Sale of Balance Flats (SBF) exercise, or open booking.

To apply for a Prime Location Public Housing (PLH) flat elsewhere with rehousing benefits, you need to meet the prevailing eligibility conditions for the purchase of a BTO flat.

## Priority allocation

We set aside up to 10% of the flats offered in BTO or SBF exercises for priority allocation under the Resettlement, Relocation, SERS, and Tenants' Priority Scheme, for eligible households. This does not include flats launched under the Prime Location Public Housing model or under open booking. Under this priority scheme:

- If the number of applications that we receive is within 10% of the flat supply, all applicants will be able to book a flat
  - The order in which we invite applicants to choose their flat will be decided in a ballot with the other public applicants
  - The selling prices of the HDB flats will be the same as that offered to public applicants
- If you have been shortlisted to book a flat under a BTO or SBF exercise, or booked a flat under the open booking, and then decide not to carry on with your public sales application, we will place you at the back of the selection queue for a new flat at the designated replacement site.

## Conditions

<b>Using the housing subsidy</b>	<ul style="list-style-type: none"><li>• When you buy a replacement flat elsewhere, it would be considered as 1 separate housing subsidy</li></ul>
<b>Completion of BTO or balance flat elsewhere</b>	<ul style="list-style-type: none"><li>• The Delivery Possession Date (DPD) of the BTO or balance flat must not be later than the DPD of new flat at the designated replacement site</li></ul>
<b>Buying private property or reselling the replacement flat</b>	<ul style="list-style-type: none"><li>• You are not allowed to buy or acquire an interest in a private property following the SERS announcement</li><li>• To buy or acquire an interest in private property, or to sell your replacement flat, you can only do so after living in the replacement flat for at least 5 years from collecting the keys to your replacement flat</li></ul>

### Renting out the replacement flat

- To rent out the whole flat, you must be a Singapore citizen and have lived in it for at least 5 years from the date of key collection. You must also get our approval to rent out the whole flat

## Sell or transfer your SERS flat

To give you more time to find out the SERS rehousing benefits before deciding to sell or transfer your flat with the SERS rehousing benefits, there will be a one-month freeze on the resale or transfer of your flat. You may grant the Option to Purchase for resale and submit the resale application; or submit your transfer application thereafter. You are not allowed to sell your SERS flat if you have previously enjoyed SERS rehousing benefits.

## Conditions

### Using the housing subsidy

- We will treat selling the SERS flat with rehousing benefits as 1 separate housing subsidy
- If you bought the SERS flat directly from HDB or from the open market with a CPF Housing Grant, we will treat you as having had 2 housing subsidies after selling the flat with rehousing benefits
- We will also treat you as having had 1 SERS benefit

### Selling a SERS flat with rehousing benefits

- You are only allowed to sell the SERS flat to families (not including non-citizen spouse families) who are eligible to buy flats on 99-year lease directly from HDB
- The buyers will generally be given the same rehousing benefits as you
- The buyers will not have the option to buy a 3-room or larger replacement flat on a 50-year lease at the designated replacement site, or to take up the Lease Buyback (LBS) Scheme for the SERS flat buy a short-lease replacement flat thereafter
- The buyers will not be given any SERS grant if:
  - you have not met the minimum occupation period (MOP) for your SERS flat; or
  - you have sold a private property within 30 months before the SERS announcement date
- You can get a preliminary assessment of the rehousing benefits we will give to your buyers. If you want to sell the SERS flat, you may ask for a certificate of eligibility for resale (COER) before granting an Option to Purchase to the buyers

**Transferring a SERS flat with rehousing benefits**

- If there is a change in your family's circumstances, such as marriage, divorce or demise of an owner, you may transfer your SERS flat to another family member(s) without monetary consideration. Before submitting the transfer application, you and the new owner(s) should consider the eligibility conditions and finances required. Speak to your officer-in-charge at the Branch to find out more if you want to transfer your SERS flat to eligible family member(s)
- After the transfer is approved, we will assess the rehousing benefits based on the more restrictive set between you and the new owners

**Buying private property**

- You may buy or acquire an interest in a private property only after the legal completion of the sale or transfer of the SERS flat

**Receive ex-gratia payment on top of compensation instead of SERS rehousing benefits**

Return the SERS flat and receive ex-gratia payment, on top of compensation. By doing so, you will forgo the SERS rehousing benefits.

**Conditions****Further notes on buying private property**

Private property refers to any property (flat, house, building, or land) other than the SERS flat (whether residential or otherwise, including and not limited to privatised HUDC flats, ECs, properties outside Singapore, properties acquired by gift, inheritance and properties owned, acquired, disposed through nominees, holding the property as a trustee or being a beneficiary of a property held on trust).

You (including spouse, occupiers and existing private property owners) can only buy or acquire an interest in a private property after you have met the minimum occupation period of the replacement flat. Otherwise, you may not be able to buy or keep the replacement flat.

**Rehousing Benefits**

You will receive rehousing benefits under the Selective En bloc Redevelopment Scheme (SERS). These benefits will vary, depending on your household status:

- First- and second-timer
- Non-Citizen Spouse household
- Singapore Permanent Resident (SPR) household
- Remaining Single and Joint Singles household
- Single Singapore Citizen (SC) household
- Third-timer and household who has had SERS benefits before
- Private property owner

Please refer to the information below to help you identify which household status you belong to.

Note:

SERS rehousing benefits will be offered to flat owners who are eligible to retain their SERS flat and fulfil all other prevailing conditions. Flat owners may not be eligible for the SERS rehousing benefits, if they have infringed the Housing & Development Act before or after the SERS announcement.

### **SERS grant**

The SERS grant:

- Is distributed equally among eligible Singapore citizen who owns a SERS flat (regardless of the manner of holding) and buy a replacement flat from HDB
- Is credited to the flat owner's CPF ordinary account as part of CPF savings
- Can only be used to pay for the replacement flat
- Will be returned (with interest) to the flat owner's CPF account if the replacement flat is subsequently sold or transferred
- Will be recovered (with interest) by HDB if the application for the replacement flat is cancelled

### **First- and second-timer**

A first-timer household is one that has not bought a flat directly from HDB, or an Executive Condominium (EC) or Design, Build and Sell Scheme (DBSS) flat from a developer, or taken a CPF Housing Grant or any form of housing subsidy before. A second-timer household is one that has bought 1 flat directly from HDB, an EC or DBSS flat from a developer, or taken a CPF Housing Grant or some form of housing subsidy before.

Your rehousing benefits	Details
SERS grant	<ul style="list-style-type: none"> <li>• \$30,000 grant to buy a new flat at a subsidised price</li> </ul>



Type of flat	<ul style="list-style-type: none"> <li>Up to a new 5-room or 3Gen flat if you meet the additional eligibility conditions</li> </ul>
	Note:
	<ul style="list-style-type: none"> <li>5-room and 3Gen flats are offered at selected SERS replacement precincts only</li> </ul>
Waiver of fees	<ul style="list-style-type: none"> <li>Administrative and booking fees for the replacement flat</li> <li>\$10,000 premium on top of the purchase price when buying a flat directly from HDB (for first-timer SC/SPR household)</li> <li>Resale levy or premium if you bought the SERS flat directly from HDB or from the open market with a CPF Housing Grant</li> </ul>
Deferred payment to HDB	<ul style="list-style-type: none"> <li>Delay paying for the new flat until you collect the keys</li> </ul>
Resale levy or premium concessions	<ul style="list-style-type: none"> <li>Capped at \$30,000, and different payment options are available, including deducting the amount from the SERS compensation</li> </ul>
	Note:
	<ul style="list-style-type: none"> <li>You will pay the resale levy or premium if you had previously sold a flat bought directly from HDB, or a unit, which can be a resale flat, DBSS flat or EC, bought with a CPF Housing Grant, and had chosen to pay a deferred resale levy or premium</li> <li>If you sold your first subsidised flat between July 1985 and May 1997 and chose to pay the premium, you may now change the option to resale levy (up to \$30,000), if it is more favourable</li> </ul>
Replacement flat housing loan eligibility	<p>If your SERS flat is or was financed by an HDB concessionary loan:</p> <ul style="list-style-type: none"> <li>You are eligible for a loan from HDB</li> <li>The maximum loan we grant for the replacement flat will depend on a credit assessment</li> </ul> <p>If your SERS flat is or was financed by an HDB market rate loan or bank loan:</p> <ul style="list-style-type: none"> <li>You are not eligible for a loan from HDB</li> <li>You may get a bank loan, if you need one</li> </ul>

### Non-Citizen Spouse household

This is a household with a Singapore citizen (SC) and a spouse who is neither a SC nor a Singapore permanent resident.

Your rehousing benefits	Details
SERS grant	<ul style="list-style-type: none"> <li>\$15,000 grant to buy a new flat at a subsidised price</li> </ul> <p>Note:</p> <ul style="list-style-type: none"> <li>If the SC is below 35 years old as at the SERS announcement, the non-citizen spouse must have a Long Term Visit Pass or Work Pass, which is valid for at least 6 months in order to qualify for the \$15,000 SERS grant</li> </ul>
Type of flat	<ul style="list-style-type: none"> <li>Up to a new 5-room or 3Gen flat if you meet the additional eligibility conditions</li> </ul> <p>Note:</p> <ul style="list-style-type: none"> <li>5-room and 3Gen flats are offered at selected SERS replacement precincts only</li> </ul>
Waiver of fees	<ul style="list-style-type: none"> <li>Administrative and booking fees for the replacement flat</li> <li>Resale levy or premium if you bought the SERS flat directly from HDB or from the open market with a CPF Housing Grant</li> </ul>
Deferred payment to HDB	<ul style="list-style-type: none"> <li>Delay paying for the new flat until you collect the keys</li> </ul>
Resale levy or premium concessions	<ul style="list-style-type: none"> <li>Capped at \$30,000, and different payment options are available, including deducting the amount from the SERS compensation</li> </ul> <p>Note:</p> <ul style="list-style-type: none"> <li>You will pay the resale levy or premium if you had previously sold a flat bought directly from HDB, or a unit, which can be a resale flat, DBSS flat or EC, bought with a CPF Housing Grant, and had chosen to pay a deferred resale levy or premium</li> <li>If you sold your first subsidised flat between July 1985 and May 1997 and chose to pay the premium, you may now change the option to resale levy (up to \$30,000), if it is more favourable</li> </ul>
Replacement flat housing loan eligibility	<p>If your SERS flat is or was financed by an HDB concessionary loan:</p> <ul style="list-style-type: none"> <li>You are eligible for a loan from HDB</li> <li>The maximum loan we grant for the replacement flat will depend on a credit assessment</li> </ul> <p>If your SERS flat is or was financed by an HDB market rate loan or bank loan:</p>

- You are not eligible for a loan from HDB
- You may get a bank loan, if you need one

### **Singapore Permanent Resident household**

This is a household with no Singapore citizen owner.

<b>Your rehousing benefits</b>	<b>Details</b>
Subsidised selling price	<ul style="list-style-type: none"> <li>• New flat at a subsidised price (no SERS grant)</li> </ul>
Type of flat	<ul style="list-style-type: none"> <li>• Up to a new 5-room or 3Gen flat if you meet the additional eligibility conditions</li> </ul> <p>Note:</p> <ul style="list-style-type: none"> <li>• 5-room and 3Gen flats are offered at selected SERS replacement precincts only</li> </ul>
Waiver of fees	<ul style="list-style-type: none"> <li>• Administrative and booking fees for the replacement flat</li> </ul>
Deferred payment to HDB	<ul style="list-style-type: none"> <li>• Delay paying for the new flat until you collect the keys</li> </ul>
Resale levy or premium concessions	<ul style="list-style-type: none"> <li>• Capped at \$30,000, and different payment options are available, including deducting the amount from the SERS compensation.</li> </ul> <p>Note:</p> <ul style="list-style-type: none"> <li>• You will pay the resale levy or premium if you had previously sold a flat bought directly from HDB, or a unit, which can be a resale flat, DBSS flat or EC, bought with a CPF Housing Grant, and had chosen to pay a deferred resale levy or premium</li> <li>• If you sold your first subsidised flat between July 1985 and May 1997 and chose to pay the premium, you may now change the option to resale levy (up to \$30,000), if it is more favourable</li> </ul>
Replacement flat housing loan eligibility	<ul style="list-style-type: none"> <li>• You are not eligible for a loan from HDB</li> <li>• You may get a bank loan, if you need one</li> </ul>

To receive a SERS grant of \$30,000, and be considered for a housing loan from HDB (the maximum loan granted will depend on our credit assessment), your household must meet the following before collecting keys to your replacement flat:

- A family member aged at least 21 obtains Singapore citizenship and is included as a co-applicant for the replacement flat
- Your household meets the eligibility conditions to buy a flat on 99-year lease directly from HDB

You cannot rent out the whole replacement flat.

If you buy or acquire an interest in a private property after fulfilling the required minimum occupation period for the replacement flat, you will have to dispose of the flat within 6 months from buying the private property.

### Remaining Single and Joint Singles households

A remaining single is a Singapore citizen who bought the SERS flat with his/her family and is now the only owner as his/her spouse, parent(s) or child(ren) had passed away. A joint singles household is one that comprises two or more single Singapore citizen owners.

Your rehousing benefits	Details
SERS grant	<ul style="list-style-type: none"><li>\$30,000 grant to buy a new flat at a subsidised price</li></ul>
Type of flat	<ul style="list-style-type: none"><li>Up to a new 4-room flat or the same type of flat as the SERS flat, whichever is bigger</li></ul>
Waiver of fees	<ul style="list-style-type: none"><li>Administrative and booking fees for the replacement flat</li><li>Resale levy or premium if you bought the SERS flat directly from HDB, or from the open market with a CPF Housing Grant</li></ul>
Deferred payment to HDB	<ul style="list-style-type: none"><li>Delay paying for the new flat until you collect the keys</li></ul>
Resale levy or premium concessions	<ul style="list-style-type: none"><li>Capped at \$30,000, and different payment options are available, including deducting the amount from the SERS compensation</li></ul> <p>Note:</p> <ul style="list-style-type: none"><li>You will pay the resale levy or premium if you had previously sold a flat bought directly from HDB, or a unit, which can be a resale flat, DBSS flat or EC, bought with a CPF Housing Grant, and had chosen to pay a deferred resale levy or premium</li><li>If you sold your first subsidised flat between July 1985 and May 1997 and chose to pay the premium, you may now change the option to resale levy (up to \$30,000), if it is more favourable</li></ul>
Replacement flat housing loan eligibility	<p>If your SERS flat is or was financed by an HDB concessionary loan:</p> <ul style="list-style-type: none"><li>You are eligible for a loan from HDB</li><li>The maximum loan we grant for the replacement flat will depend on a credit assessment</li></ul>

	If your SERS flat is or was financed by an HDB market rate loan or bank loan:
	<ul style="list-style-type: none"> <li>You are not eligible for a loan from HDB</li> <li>You may get a bank loan, if you need one</li> </ul>

### Single Singapore Citizen household

A single Singapore citizen household is one where the owner bought the SERS flat as a single.

Your rehousing benefits	Details
SERS grant	<ul style="list-style-type: none"> <li>\$15,000 grant to buy a new flat at a subsidised price</li> </ul>
Type of flat	<ul style="list-style-type: none"> <li>Up to a new 3-room or the same type of flat as the SERS flat, whichever is bigger</li> </ul>
Waiver of fees	<ul style="list-style-type: none"> <li>Administrative and booking fees for the replacement flat</li> <li>Resale levy or premium if you bought the SERS flat directly from HDB or from the open market with a CPF Housing Grant</li> </ul>
Deferred payment to HDB	<ul style="list-style-type: none"> <li>Delay paying for the new flat until you collect the keys</li> </ul>
Resale levy or premium concessions	<ul style="list-style-type: none"> <li>Capped at \$30,000, and different payment options are available, including deducting the amount from the SERS compensation</li> </ul> <p>Note:</p> <ul style="list-style-type: none"> <li>You will pay the resale levy or premium if you had previously sold a flat bought directly from HDB, or a unit, which can be a resale flat, DBSS flat or EC, bought with a CPF Housing Grant, and had chosen to pay a deferred resale levy or premium</li> <li>If you sold your first subsidised flat between July 1985 and May 1997 and chose to pay the premium, you may now change the option to resale levy (up to \$30,000), if it is more favourable</li> </ul>
Replacement flat housing loan eligibility	<p>If your SERS flat is or was financed by an HDB concessionary loan:</p> <ul style="list-style-type: none"> <li>You are eligible for a loan from HDB</li> <li>The maximum loan we grant for the replacement flat will depend on a credit assessment</li> </ul>

If your SERS flat is or was financed by an HDB market rate loan or bank loan:

- You are not eligible for a loan from HDB
- You may get a bank loan, if you need one

You can receive more SERS rehousing benefits if you:

- Include your parents and/ or children in the new flat application to form a family unit or
- Are legally married before you collect the keys to your new flat

When the newly formed household meets all the eligibility conditions to buy a 99-year lease flat from HDB (not including non-citizen spouse families), you will:

- Receive a higher SERS grant of \$30,000
- Be eligible to buy up to a 5-room flat

### **Third-timer and household who has had SERS benefits before**

A third-timer household is one that has bought more than one flat directly from HDB, or had a CPF Housing Grant and bought at least one flat directly from HDB. A household who has had SERS benefits before is one whose previous flat had been announced for SERS and had enjoyed the SERS rehousing benefits then.

Your rehousing benefits	Details
Subsidised selling price	<ul style="list-style-type: none"><li>• New flat at a subsidised price (no SERS grant)</li></ul>
Type of flat	<ul style="list-style-type: none"><li>• Up to a new 3-room flat (for singles), 4-room flat (for remaining singles and joint singles), 5-room flat (for families) or 3Gen flat if you meet the additional eligibility conditions, or the same flat type as the SERS flat, whichever is bigger</li></ul> <p>Note:</p> <ul style="list-style-type: none"><li>• 5-room and 3Gen flats are offered at selected SERS replacement precincts only</li><li>• If you have previously had SERS rehousing benefits, you are not allowed to sell your SERS flat on the open market.</li></ul>
Waiver of fees	<ul style="list-style-type: none"><li>• Administrative and booking fees for the replacement flat</li></ul>
Deferred payment to HDB	<ul style="list-style-type: none"><li>• Delay paying for the new flat until you collect the keys</li></ul>
Resale levy or premium concessions	<ul style="list-style-type: none"><li>• Capped at \$30,000, and different payment options are available, including deducting the amount from the SERS compensation</li></ul> <p>Note:</p>

	<ul style="list-style-type: none"> <li>The resale levy or premium does not apply to third-timers who had already paid a resale levy or premium before</li> <li>You will pay the resale levy or sales premium if you had previously sold a flat bought directly from HDB, or a unit, which can be a resale flat, DBSS flat or EC, bought with a CPF Housing Grant, and chosen to pay a deferred resale levy or sales premium</li> <li>If you sold your first subsidised flat between July 1985 and May 1997 and chose to pay the resale premium, you may now change the option to resale levy (up to \$30,000), if it is more favourable</li> </ul>
Replacement flat housing loan eligibility	<p>If your SERS flat is or was financed by an HDB concessionary loan:</p> <ul style="list-style-type: none"> <li>You are eligible for a loan from HDB</li> <li>The maximum loan we grant for the replacement flat will depend on our credit assessment</li> </ul> <p>If your SERS flat is or was financed by an HDB market rate loan or bank loan:</p> <ul style="list-style-type: none"> <li>You are not eligible for a loan from HDB</li> <li>You may get a bank loan, if you need one</li> </ul>

### Private property owner

A private property owner is one who owns or has an interest in a private property at the time of SERS announcement.

Your rehousing benefits	Details
Subsidised selling price	<ul style="list-style-type: none"> <li>New flat at a subsidised price (no SERS grant)</li> </ul>
Type of flat	<ul style="list-style-type: none"> <li>Up to a new 3-room flat (for singles), 4-room flat (for remaining singles and joint singles), 5-room flat (for families) or 3Gen flat if you meet the additional eligibility conditions, or the same type as the SERS flat, whichever is bigger</li> </ul> <p>Note:</p> <ul style="list-style-type: none"> <li>5-room and 3Gen flats are offered at selected SERS replacement precincts only</li> <li>If you buy a new flat at the replacement site or a new flat elsewhere under a BTO or SBF exercise or open booking, you must live in the new flat after its completion while keeping the private property for investment.</li> </ul>

Waiver of fees	<ul style="list-style-type: none"> <li>• Administrative and booking fees for the replacement flat</li> <li>• Resale levy or premium if you bought the SERS flat directly from HDB, or from the open market with a CPF Housing Grant)</li> </ul>
Deferred payment to HDB	<ul style="list-style-type: none"> <li>• Delay paying for the new flat until you collect keys</li> </ul>
Resale levy or premium concessions	<ul style="list-style-type: none"> <li>• Capped at \$30,000, and different payment options are available, including deducting the amount from the SERS compensation</li> </ul> <p>Note:</p> <ul style="list-style-type: none"> <li>• You will pay the resale levy or premium if you had previously sold a flat bought directly from HDB, or a unit, which can be a resale flat, DBSS flat or EC, bought with a CPF Housing Grant, and had chosen to pay a deferred resale levy or premium</li> <li>• If you sold your first subsidised flat between July 1985 and May 1997 and chose to pay the premium, you may now change the option to resale levy (up to \$30,000), if it is more favourable</li> </ul>
Replacement flat housing loan eligibility	<ul style="list-style-type: none"> <li>• You are not eligible for a loan from HDB</li> <li>• You may get a bank loan, if you need one</li> </ul>

### Further financial assistance through CPF Housing Grants

On top of the SERS grant, eligible households can get further financial assistance for their replacement flat purchase by applying for the Enhanced Housing Grant (EHG). These grant amounts are tiered to give lower income households greater financial assistance to buy their new flat.

Eligible first-timer families and households under the Joint Singles Scheme may apply for the EHG if their average gross monthly household income for 12 months before applying for a replacement flat is \$9,000 or less. First-timer households under the Non-Citizen Spouse Scheme, Remaining Single and Single Singapore Citizen Scheme may also apply (if eligible) and the qualifying income is set at \$4,500.

At least one flat applicant must be in continuous employment for 12 months prior to the flat application, and still be employed at the time of application. The EHG is on top of the SERS grant given when buying a subsidised replacement flat. The EHG amount depends on the average gross monthly income for the 12 months prior to the flat application, as set out below:



### Enhanced CPF Housing Grant amount by household income bracket

First Timer families and households under Joint Singles Scheme		First Timer households under Non-Citizen Spouse Scheme, Remaining Single and Single Singapore Citizen Scheme	
Average gross monthly household income*	Grant Amount#	Average gross monthly household income*	Grant Amount#
\$1,500 or less	\$80,000	\$750 or less	\$40,000
\$1,501 to \$2,000	\$75,000	\$751 to \$1,000	\$37,500
\$2,001 to \$2,500	\$70,000	\$1,001 to \$1,250	\$35,000
\$2,501 to \$3,000	\$65,000	\$1,251 to \$1,500	\$32,500
\$3,001 to \$3,500	\$60,000	\$1,501 to \$1,750	\$30,000
\$3,501 to \$4,000	\$55,000	\$1,751 to \$2,000	\$27,500
\$4,001 to \$4,500	\$50,000	\$2,001 to \$2,250	\$25,000
\$4,501 to \$5,000	\$45,000	\$2,251 to \$2,500	\$22,500
\$5,001 to \$5,500	\$40,000	\$2,501 to \$2,750	\$20,500
\$5,501 to \$6,000	\$35,000	\$2,751 to \$3,000	\$17,500
\$6,001 to \$6,500	\$30,000	\$3,001 to \$3,250	\$15,000
\$6,501 to \$7,000	\$25,000	\$3,251 to \$3,500	\$12,500
\$7,001 to \$7,500	\$20,000	\$3,501 to \$3,750	\$10,000
\$7,501 to \$8,000	\$15,000	\$3,751 to \$4,000	\$7,500
\$8,001 to \$8,500	\$10,000	\$4,001 to \$4,250	\$5,000
\$8,501 to \$9,000	\$5,000	\$4,251 to \$4,500	\$2,500

Note:

#Remaining lease of flat must be 20 years or more. Flat must have sufficient lease to cover the youngest buyer and spouse to the age of 95. Otherwise, the household will enjoy a pro-rated EHG.

\* Based on (i) your income; or (ii) half the average monthly household income over 12 months before applying to buy the flat if the household is under Non-

Citizen Spouse Scheme or is made up of a first-timer and a second-timer applicant.

First-timers who buy a 2-room Flexi flat on a short lease of between 15 and 45 years are eligible for the EHG.

Young couples buying a replacement flat may defer the income assessment for the EHG and HDB housing loan until their key collection appointment, if eligible.

### **Flat owners who have booked or applied for a flat under the BTO or SBF exercise or open booking before the SERS announcement**

You may have booked or applied for a new flat under our Build-To-Order (BTO) or Sale of Balance Flats (SBF) exercise or open booking, before learning that your flat had been announced for SERS. There are a few options available in such cases. During the Collector's Inquiry, we will discuss the options with you. Subsequently, you will be given a form to indicate your choice.

#### **Available options**

You can either:

- Keep the flat application with SERS rehousing benefits
- Cancel the public sales application and take up any of the available SERS rehousing options

These options are available to:

- First- and second-timer
- Non-Citizen Spouse household
- Remaining Single and Joint Singles household
- Single Singapore Citizen household

#### **Additional options for first-timer**

First-timer households also have additional options. You can:

- Keep the flat application as a public applicant and sell the SERS flat with SERS rehousing benefits; or
- Keep the flat application as a public applicant and return the SERS flat for an ex-gratia payment on top of total compensation (with resale levy payable based on the type of SERS flat).

Thereafter, you will be considered to have had two housing subsidies.

### **What if I am an undischarged bankrupt?**

Prior consent must be obtained from the Official Assignee (OA) if you are applying to buy an HDB flat that is bigger than a 5-room flat or a 3Gen flat. For flat owners whose flats were announced for SERS from 1 February 2016 onwards, the OA's prior consent is also required to buy any flat type with a net purchase of \$500,000 or above, after taking into account any HDB subsidies or levy.

You do not need to seek OA's approval to be listed as an occupier of the replacement flat.

### **Eligibility conditions for buying 3Gen flats**

To qualify for a 3Gen flat, you need to meet the additional eligibility conditions as follows:

- Form a multi-generation family by including your parent(s) or married child as co-applicants or occupiers in the replacement flat; and
- At least one parent or married child must be Singapore Citizen or Singapore Permanent Resident.

3Gen flat owners cannot rent out any bedrooms within 5 years from collecting the keys. 3Gen flats can only be resold in the open market (upon meeting the required minimum occupation period) to other eligible multi-generation families.

### **Financing a New Flat**

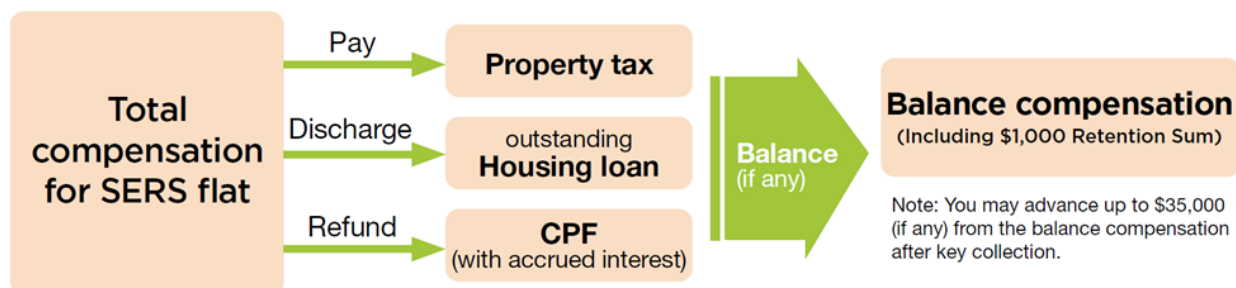
To plan how to pay for your new flat, learn how the Selective En bloc Redevelopment Scheme (SERS) compensation amount can be used for your new flat purchase and possible related expenses.

### **Using your SERS Compensation**

#### **SERS compensation**

We will use your total compensation to pay off what you owe on your SERS flat. This includes:

- Property tax
- Outstanding housing loan
- Amount to refund (with accrued interest) to your CPF ordinary account (OA)



### Balance SERS compensation

The remaining amount will form your balance compensation.

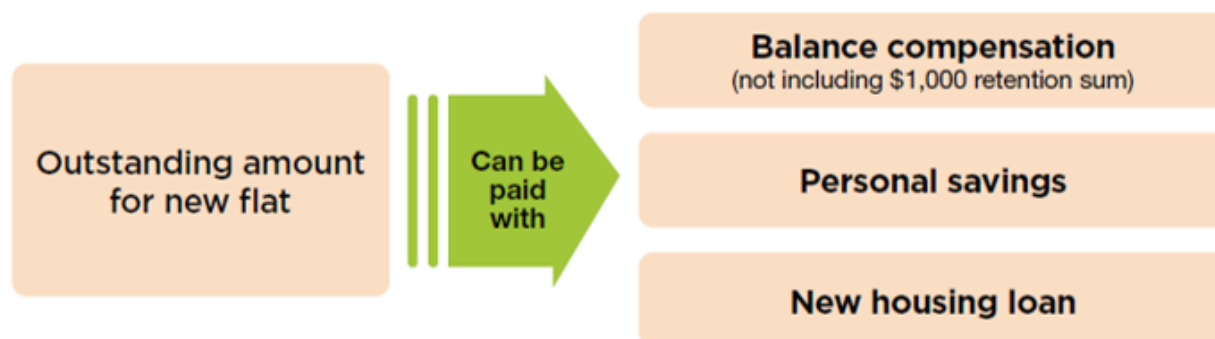
- You may advance up to \$35,000 (if any, after setting aside a \$1,000 retention sum) from the balance compensation after key collection to help with the renovation of your new flat, provided you do not need it to pay for the new flat.
  - If needed, the remaining proceeds (if any) can be used to pay for the new flat
- When you return your SERS flat, the retention sum and any remaining amount will be given to you in cash.

### Outstanding amount for new flat

You will be able to use all the CPF money (refund and savings) in your CPF OA to pay for the new flat. In the event that you do not have sufficient CPF money, you can pay the outstanding amount with a combination of:

- Balance compensation (not including retention sum\*)
- Personal savings
- A housing loan

\*The retention sum will be released as cash, together with any remaining balance compensation, when you return the SERS flat.



**Important note for SERS flat owners aged 55 and above**

If you are aged 55 and above, please read the [additional information](#) about refunded CPF money, home ownership considerations, and rehousing options.

**Extra planning help**

These videos can give you a better idea of how to plan the finances for your new flat.

**Getting a housing loan for the new flat**

If you intend to take a housing loan from HDB or the financial institutions to pay for the replacement flat, these are the important details and conditions that apply.

**Eligibility for HDB housing loan**

If your existing flat is or was financed by an HDB concessionary housing loan, you will still be eligible for another HDB concessionary loan for the replacement flat.

You are not eligible for an HDB concessionary loan if any of these apply to you:

- Your SERS flat is or was financed by an HDB market rate loan or loan from a financial institution
- All the applicants and co-applicants are Singapore permanent residents
- Any applicant, co-applicant, husband or wife, or other essential occupier forming the basic family unit in the application owns or has an interest in any private property (flat, house, building, or land) such as:
  - Private residential property (whether in Singapore or overseas)
  - Privatised HUDC flats
  - Executive Condominiums
  - More than 1 market or hawker stall, commercial, or industrial property (or both) in Singapore or overseas
  - 1 market or hawker stall, commercial or industrial property and have other sources of income, or do not operate the business

This includes properties acquired by gift, inheritance and properties owned, acquired, disposed through nominees, holding the property as a trustee or being a beneficiary of a property held on trust.

## **Application**

If you are eligible and intend to take an HDB concessionary loan to buy your new flat, you will need to get an HDB Loan Eligibility (HLE) letter. Our officers will invite you to apply for it when we serve the compensation notice to you.

If you prefer to take up a housing loan from a financial institution, you can check with the various financial institutions to find out more about their housing loan packages.

## **Further conditions**

If you take an HDB loan, you will not be able to get another HDB loan within 30 months from the date of purchase of replacement flat.

## **HDB credit assessment**

The housing loan that can be offered will depend on the following:

- Applicants' age, monthly income and financial situation
- Loan repayment period which is capped at 25 years, or up till the applicant is 65 years old, or remaining lease of the flat at the point of flat application minus 20 years, whichever is shorter
- Monthly instalment which is capped at 30% of applicant's monthly income
- Prevailing interest rate which is pegged at 0.1% above the CPF Ordinary Account (OA) interest rate (depending on a review every three months)
- Loan limit which is up to 85% of the purchase price (or pro-rated accordingly if the remaining lease does not cover the youngest buyer/applicant to the age of 95 at the point of flat application)
- Amount of savings in the applicants' CPF OA. Applicants may use their savings in their CPF OA to pay the stamp and legal fees, as well as premium for the CPF Home Protection Insurance (if this applies). You also have the option of retaining up to \$20,000 in your CPF OA. The rest of the available CPF OA balance must be used for the flat purchase, before an HDB housing loan is disbursed

If you are applying for a second or subsequent HDB concessionary loan, you must use the following to buy the replacement flat:

- All available money in your CPF OA with the option of retaining up to \$20,000 in your CPF OA
- Up to 50% of the balance compensation. You may keep, the advance payment from your balance compensation or half of the cash proceeds, whichever is more, subject to maintaining a minimum retention sum of \$1,000

## **Example of a 3-room flat owner buying a replacement flat**

Cash Flow	Example 1	Example 2	Example 3
Balance compensation	\$20,000	\$50,000	\$80,000
Retention sum	\$1,000	\$1,000	\$1,000
Remaining balance compensation	\$19,000	\$49,000	\$79,000
Amount you can keep (advance payment of up to \$35,000 or 50% of remaining balance compensation, if this applies)	\$19,000 (100% of net cash proceeds)	\$35,000	\$39,500 (50% of net cash proceeds)
Amount to reduce second concessionary loan	Nil	\$14,000	\$39,500

### Planning assistance

Planning your flat finances under SERS can provide you your estimated loan amount and monthly instalments.

### SERS Financial Plan

If you plan to take an HDB loan to pay for your Selective En bloc Redevelopment Scheme (SERS) replacement flat, you can use our SERS financial plan to get an estimate of your:

- Maximum loan amount
- Monthly instalment amount

You will need the following information to plan your flat finances under SERS:

- Compensation and outstanding housing loan amount for your SERS flat
- CPF money (of each owner) plus accrued interest that was used to pay for your SERS flat
- Purchase price of your replacement flat
- Eligibility for SERS grant and resale levy/ premium payable (if applicable)
- Existing savings in the CPF Ordinary Account of the applicants
- Monthly household expenses
- Monthly income and date of birth of all applicant(s) and occupier(s)

## **Important notes**

- This e-Service only provides estimates and sets out the main payments. You will need to submit an HDB Loan Eligibility Application to know your eligible maximum loan amount. The actual figures will be computed when you collect the keys to your replacement flat.
- If you had previously sold a subsidised HDB flat and chose to pay a deferred resale levy/ premium, you will need to pay the resale levy/ premium when you buy a replacement flat under SERS. The resale levy/ premium payable is capped at \$30,000; any excess balance payable will be waived.
- The Collector of Land Revenue will keep a retention sum of \$1,000. You will receive this retention sum when you return your SERS flat.
- The premium of Home Protection Scheme (HPS) is excluded from this e-Service. HPS is a mortgage reducing insurance scheme administered by the [CPF Board](#). For more information on HPS, please check the CPF Board website, or call them at [1800-227-1188](tel:1800-227-1188).

## **Applying and Booking a New Flat**

As a Selective En bloc Redevelopment Scheme (SERS) flat owner, here is how you can apply for a flat at the designated replacement site.

### **Step 1: Decide on your preferred type of flat**

Depending on the development, the types of flat available could range from 2-room Flexi to 5-room or 3Gen flats (if offered). Do note that your choice of flat type should be based on your eligibility, and your decision made at the registration exercise is final. During registration, you must include owners of the SERS flat as applicants of the replacement flat. You may also include other eligible applicants (up to 4 persons, including yourself) or occupiers for your replacement flat.

### **Step 2: Receive your invitation to book the flat**

We will inform you when you can book your flat. Your appointment is based on a computer ballot that randomly determines the order of all applicants. We give all flat owners equal priority.

### **Step 3: Visit us at HDB Hub to book your flat**

On your appointment date and time, come to HDB Hub and book your flat from the available units.



**Note:**

If there is any change of circumstances of any SERS owner, other applicants, or occupiers of the replacement flat, before or after collecting the keys to the replacement flat and before the SERS flat is surrendered, we can reassess the eligibility of the applicants, including cancelling the application for the replacement flat.

**New flat standard items**

The new replacement flat comes with these standard items:

- Main door and gate
- Kitchen and bathroom wall and floor tiles
- Water closet
- Wall sockets
- Windows

**Optional Component Scheme**

You can also opt in the Optional Component Scheme (OCS) for HDB to install sanitary fittings, internal doors, as well as floor finishes. The cost of your chosen components will be added to the purchase price of your replacement flat.

Optional Components	Specifications*
Sanitary fittings	<ul style="list-style-type: none"><li>• Wash basin with tap mixer, bath/shower mixer with shower set</li></ul>
Internal doors	<ul style="list-style-type: none"><li>• Laminated UPVC doors for bedrooms and laminated UPVC folding doors for bathrooms</li></ul>
Floor finishes	<ul style="list-style-type: none"><li>• Polished porcelain tiles with laminated UPVC skirting for living and dining room. Vinyl strip flooring with laminated UPVC skirting for bedroom.</li><li>• For 2-room Flexi flat, vinyl strip flooring with laminated UPVC skirting for living, dining and bedroom</li></ul>

\* Actual specifications may change.

**Information for Seniors**

If you are aged 55 and above, and own a Selective En bloc Redevelopment Scheme (SERS) flat, here are some important points to take note of.

Some of the compensation may be refunded to your CPF account. If you are aged 55 years and above, part of this refund will be used to meet your Full Retirement Sum in your Retirement Account (RA). The remaining CPF refund may be paid to you as cash. Generally, RA savings cannot be used for housing as these are intended for retirement.

### **Use of refunded CPF money**

#### **New flat payment by CPF**

We will make the CPF refund before you collect the keys to the new flat. If you need to use the refunded CPF money to buy your new flat, we can help you to request for the CPF Board to leave the balance housing refunds in your Ordinary Account (OA).

#### **Checking with the CPF Board**

You can check the [CPF Board website](#) to find out how much refunded CPF monies can be used to buy the replacement flat. You can also contact the [CPF Board](#) to ask for a copy of your CPF statement.

#### **Including family members in the application for a new flat**

When buying the new flat, you can include immediate family members (parents or children; if eligible) as co-owners. If your family member currently owns or has an interest in a private property, had received SERS benefits or 2 housing subsidies previously, we will reassess the SERS rehousing benefits accordingly.

#### **Flat owner passes away before collecting the keys to the new flat**

If the SERS flat was held in joint tenancy, the flat will be passed on to the co-owner(s). The application for the new flat can be retained if the surviving co-owner(s) meet the eligibility conditions to own a flat then, and there will be no change to the SERS rehousing benefits.

If the deceased was the only owner of the new flat, their estate will be distributed according to their Will, if any, or according to the Intestate Succession Act. If their beneficiaries are eligible and want to take over the SERS flat, and they are the existing occupiers, they can keep the existing SERS rehousing benefits. Otherwise, we will reassess the SERS rehousing benefits.

### **Rehousing options**

Senior SERS flat owners can choose from one of the following rehousing options:

- Buy a new 2-room Flexi, 3-,4-,5-room, or 3Gen flat (if eligible) at the designated replacement site

- Apply for a 2-room Flexi, 3-,4-,5-room, or 3Gen flat (if eligible) elsewhere under our Build-To-Order (BTO) or Sale of Balance Flats (SBF) exercise, or open booking with SERS rehousing benefits. There is a 10% priority allocation for applications under BTO or SBF exercise, excluding Community Care Apartments and Prime Location Public Housing flats, if applicable
- Receive ex-gratia payment on top of the compensation instead of the SERS rehousing benefits
- Sell or transfer your flat with SERS rehousing benefits

Additional option for SERS sites announced on or after 7 Apr 2022

- Take up the Lease Buyback Scheme (LBS) for the SERS flat and thereafter, buy a new 3-room or larger replacement flat, of up to the same flat type and lease as the SERS flat after LBS. Under LBS, you may choose to retain a lease term for the current flat to cover you till the age of at least 95 and sell the tail-end lease to HDB. The LBS proceeds will be used to top up your CPF Retirement Account (RA) for the purchase of a CPF LIFE plan for lifelong monthly payouts. You will receive an LBS cash bonus of up to \$30,000 for the CPF RA top-up. The market compensation for the lease retained can be used to buy a new 3-room or larger replacement flat, of up to same flat type and lease length of the SERS flat after LBS.

If you are at least 55 years old and top up your CPF RA, you may also be eligible for a Silver Housing Bonus of up to \$30,000 per household when you buy a 3-room or smaller flat.

Note:

2-room Flexi flats on short lease of between 15 and 45 years (in 5-year increments) are available for flat owners who are at least 55 years old at the point of SERS announcement.

5-room and 3Gen flats are offered at selected SERS replacement precincts only.

Community Care Apartments on short lease of between 15 and 35 years (in 5-year increments) are available in selected exercises for flat owners who are at least 65 years old at the point of SERS announcement.

Please speak to your SERS journey manager to find out more about schemes and bonuses for seniors.

## **Buying a Resale Flat under SERS**

If you are interested in buying a SERS flat, learn how you can do so, as well as the benefits available to you

## Eligibility

These are the eligibility conditions that you must meet before you can buy a resale flat which has been announced for the Selective En bloc Redevelopment Scheme (SERS). If you meet the conditions, you can refer to the [buying procedure for resale flats](#).

There is a difference in the conditions of buying a SERS flat and an HDB resale flat. When buying a SERS flat, you must also meet the eligibility conditions to buy a new flat on 99-year lease from HDB.

### Eligibility conditions to buy a resale flat that has been announced for SERS

<b>Timeframe</b>	<ul style="list-style-type: none"><li>• We will only accept resale applications for SERS flats, 1 month after the SERS announcement is made</li><li>• The Option to Purchase for the resale application must be granted after the 1-month period</li></ul>
<b>Citizenship</b>	<ul style="list-style-type: none"><li>• You must be a Singapore citizen (SC)</li><li>• Your family unit must comprise at least another SC or Singapore permanent resident (SPR)</li></ul>
<b>Age</b>	<ul style="list-style-type: none"><li>• You and the co-applicant(s) must be at least 21 years old</li></ul>
<b>Family unit</b>	<p>Your family unit must comprise any of the following:</p> <ul style="list-style-type: none"><li>• Yourself + spouse + children (if any)</li><li>• Yourself (single) + parents + siblings (if any)</li><li>• Yourself (single) + siblings (single), if parents have passed away</li><li>• Yourself (single) + fiancé/ fiancée<ul style="list-style-type: none"><li>○ At the time of application, both parties must be single, widowed, or divorced</li><li>○ You and your fiancé/ fiancée must solemnise your marriage with the Registry of Civil Marriages or Registry of Muslim Marriages within 3 months from the resale completion date. If your marriage is registered overseas, please submit a photocopy of your marriage certificate to us within 3 months from the resale completion date</li></ul></li></ul>

<b>Income ceiling</b>	<b>Resale applications received from 24 August 2015</b> <ul style="list-style-type: none"> <li>Your average gross monthly household income must not exceed \$14,000</li> </ul>
<b>Property ownership</b>	<ul style="list-style-type: none"> <li>You and the co-applicant(s) must not own or have an interest in any private property*, or have sold a private property* within 30 months before the date of applying to buy the SERS flat</li> <li>You have not bought a new HDB or Design, Build and Sell Scheme flat, or an executive Condominium (EC) unit or received a CPF Housing Grant before; or have only bought 1 of these properties or received 1 CPF Housing Grant before</li> </ul>
<b>Ethnic Integration Policy (EIP) proportion</b>	<ul style="list-style-type: none"> <li>You must be able to meet the <u>EIP proportion</u> of the block/ neighbourhood</li> </ul>
<b>5-year restriction</b> <b>(If applicable)</b>	<ul style="list-style-type: none"> <li>If you, your husband or wife, or an essential occupier owns or used to own a flat bought directly from HDB, a resale flat bought with a CPF Housing Grant, a Design, Build and Sell Scheme flat, or an executive Condominium (EC) unit, you may apply to buy a resale flat which has been announced for SERS as long as 5 years (not including any period when you rent out the whole flat) have passed from the date of taking possession of that flat or EC, to the date of the application</li> </ul>
<b>1-year restriction</b> <b>(If applicable)</b>	<ul style="list-style-type: none"> <li>If you or an essential occupier were previously included in a cancelled application (relating to a flat booked in a Build-To-Order or Sale of Balance Flats exercise launched on or after March 2012), you will not be eligible to buy a resale flat which has been announced for SERS, within 1 year of the cancellation</li> </ul>

\* Private property refers to any property (flat, house, building, or land) other than the SERS flat (whether residential or otherwise, including but not limited to privatised HUDC flats and ECs, properties outside Singapore, properties acquired by gift, inheritance and

properties owned, acquired, disposed through nominees, holding the property as a trustee or being a beneficiary of a property held on trust).

### **Mortgage financing**

- If you are taking a housing loan to buy the SERS flat, the same mortgage financing policies as those for buying an HDB resale flat will apply
- The HDB concessionary housing loan for the SERS flat and replacement flat are considered 2 separate loans
- You might also want to research on how to finance the new flat for SERS cases

### **Further conditions**

You need to note these further conditions when buying a resale flat which has been announced for SERS:

- You cannot rent out or sell the SERS flat
- We will treat buying a replacement flat as 1 separate housing subsidy
- First-timer SC/SPR households who take up the replacement flat have to pay a \$10,000 premium on top of the purchase price
- Should you decide not to take up a replacement flat, you will receive SERS compensation and your SERS flat will be surrendered to the Collector of Land Revenue
- You may rent out the whole replacement flat after you have physically occupied it for at least 5 years from the date of key collection
- You will not be eligible to apply for the CPF Housing Grant, Enhanced CPF Housing Grant or Proximity Housing Grant

### **Minimum occupation period for resale or purchase of private property**

If you wish to sell your replacement flat or buy a private property, you must first meet the minimum occupation period (MOP) of the replacement flat:

#### **Replacement flat at designated replacement site**

#### For SERS sites announced before 7 April 2022

- Either of the following, whichever is earlier:
  - 7 years from the date of selection of the replacement flat.
  - 5 years from the date of collecting the keys.

#### For SERS sites announced on or after 7 Apr 2022

- 5 years from the date of collecting the keys.

	You may need to pay the Seller's Stamp Duty (SSD) if you sell your replacement flat within a certain holding period. More information on the SSD can be obtained from the <a href="#">IRAS</a> website.
<b>Replacement flat bought elsewhere under the Build-To-Order (BTO) or Sale of Balance Flats (SBF) exercise, or under open booking</b>	<ul style="list-style-type: none"> <li>• 5 years from the date of collecting the keys.</li> </ul>

Note: Any period of renting out of the replacement flat is not included in the computation of the MOP.

### **Rehousing Benefits (For Buyers of SERS Flat)**

Before signing the Option to Purchase to buy a resale flat which has been announced for the Selective En bloc Redevelopment Scheme (SERS), we strongly recommend that you confirm the eligible rehousing benefits with the seller. You can ask the sellers to give you a copy of their certificate of eligibility for resale. It will indicate the rehousing benefits that are transferable to you.

Once you have bought your resale flat, you are entitled to the SERS compensation and rehousing benefits.

In general, you will enjoy the same rehousing benefits the seller was entitled to, but with some exceptions that are detailed below.

### **Rehousing benefits not available to buyers of SERS flats**

The resale levy or premium concessions are not available to buyers of SERS flats after the SERS announcement. Hence, you will need to make full payment for the resale levy or premium (plus interest if this applies) if :

- Your existing flat was bought directly from HDB or is a resale flat bought with a CPF Housing Grant, or
- You had previously sold a flat bought from HDB, or a resale flat or an executive condominium (EC) unit bought with a CPF Housing Grant

The SERS grant (if any) will be withdrawn if the seller:

- Has not fulfilled the minimum occupation period (MOP) of the flat
- Has sold private properties\* within 30 months before the SERS announcement date

\*Private property refers to any property (flat, house, building, or land) other than the SERS flat (whether residential or otherwise, including but not limited to privatised HUDC flats, ECs, properties outside Singapore, properties acquired by gift, inheritance and properties owned, acquired, disposed through nominees, holding the property as a trustee or being a beneficiary of a property held on trust).

The additional options for SERS sites announced on or after 7 April 2022 to (a) buy a new 3-room or larger replacement flat on a 50-year lease at the designated replacement site and (b) take up the Lease Buyback Scheme (LBS) for the SERS flat and buy a short-lease replacement flat thereafter, are not available to buyers of SERS flats after the SERS announcement.

## **SERS Projects**

Since 1995, numerous SERS and related projects have been completed, and several are in progress. Find out more about them.

### **Latest SERS Projects**

#### **A New Beginning**

Blocks 562 to 565 Ang Mo Kio Avenue 3 is the latest site to be announced under the Selective En bloc Redevelopment Scheme (SERS). Flat owners can look forward to moving to Ang Mo Kio Drive. The replacement site will offer about 1,065 new flats comprising 2-room Flexi, 3-room and 4-room flats, estimated to be completed in 3rd Quarter 2027.

The new flats will be sold at subsidised prices and frozen at the time of the SERS announcement. They are not subject to further market movements, thereby providing SERS flat owners with greater certainty.

SERS flat owners will be invited to register and choose their flats in this site first. Following that, any surplus flats could be offered to the public through a Sale of Balance Flats (SBF) exercise or open booking.

#### **Outcome of co-designing precinct spaces at Ang Mo Kio Drive**

As part of HDB's efforts to promote community bonding and instil a greater sense of belonging, pride and ownership among the residents of their new homes, the flat owners of the Ang Mo Kio Avenue 3 SERS site were invited to provide feedback and vote for their preferred precinct name and facilities.

[View the outcome here](#) (PDF, 6MB).

#### **SERS journey timeline**

These are the main milestones for the [SERS journey](#).



S/No.	Milestone	Time Period
1	SERS announcement	7 Apr 2022
2	Attending SERS sharing sessions	9 to 14 Apr 2022
3	Assessing your flat value	2Q/ 3Q2022
4	Attending the SERS Connect	2Q/ 3Q2022
5	Co-designing precinct spaces	3Q2022
6	Receiving your compensation notice	4Q2022
7	Making your rehousing choice	1Q/ 2Q2023
8	Registering for your new flat	1Q2023
9	Booking your new flat	4Q2023/ 1Q2024
10	Collecting your keys	4Q2027/ 1Q2028
11	Moving out	1Q/ 2Q2028
12	Celebrating the move	2028

### Other rehousing options

Besides choosing a flat in the new precinct offered, SERS flat owners also have other rehousing options:

- Apply for a flat elsewhere with SERS rehousing benefits under Build-To-Order (BTO) or Sale of Balance Flats (SBF) exercise where there is a 10% priority allocation (excluding Community Care Apartments and Prime Location Public Housing (PLH) flats, if applicable) or open booking.
  - **Notes:**
    - To apply for a PLH flat elsewhere with rehousing benefits, you need to meet the prevailing eligibility conditions for the purchase of a BTO flat.
    - BTO, SBF or open booking application must be submitted by **31 May 2023**.
    - The Delivery Possession Date of the BTO or balance flat must not be later than **31 March 2029**.

- Sell the existing SERS flat in the open market, where it is likely to command a premium above its market value at the time of the SERS announcement, due to the SERS rehousing benefits. Alternatively, SERS flat owners can transfer the flat with the rehousing benefits.
- **Notes:**
  - There will be a 1-month freeze on resale or transfer of a SERS flat following the SERS announcement, to give flat owners more time before making a decision.
  - Resale or transfer applications can only be submitted from **7 May 2022** onwards not later than **31 Mar 2023**.
  - Any Option to Purchase for resale applications can only be signed from **7 May 2022** onwards and not later than **31 Mar 2023**.
- Receive an ex-gratia payment of \$30,000 plus SERS grant, if eligible, on top of SERS compensation instead of the SERS rehousing benefits.

### Further information

These resources will be helpful in providing you with further information.

- **My SERS Guide**
- **Guide for Seniors**  
(8MB)

### Publication of gazette

The sold flats at Blocks 562 to 565 Ang Mo Kio Avenue 3 (PDF, 264KB) are gazetted for acquisition vide Gazette Notification No. 837, dated 28 Mar 2022, and first published in the Government Gazette, Electronic Edition, on 7 Apr 2022 (Volume 64, Issue No. 14).

The gazette can also be viewed at the Electronic Gazette website (publicly available for 5 days upon publishing, and subsequently only for subscribers).

### In-Progress SERS Projects

These Selective En bloc Redevelopment Scheme (SERS) sites are currently in various stages of implementation. You can also check the completion date of your block through My HDBPage.

SERS Site Details	Milestone Information	Replacement Flat Details

Address	Date of announcement	Current	Next	Address (precinct name)	Estimated completion date
Blocks 562 to 565 Ang Mo Kio Avenue 3	7 Apr 2022	Completed selection	Key collection	Blocks 806A, 808A, 809A, 809B, 809C and 809D Ang Mo Kio Street 82  (Pine Ville @ AMK)	3Q2027
Blocks 81 to 83 MacPherson Lane	31 May 2018	Key collection	Return SERS flat	Blocks 75A, 75B and 76A Circuit Road  (MacPherson Blossom)	Completed
Blocks 513 to 520 West Coast Road	3 Aug 2016	Key collection	Return SERS flat	Blocks 464A and 464B Clementi Avenue 1  (Clementi Peaks)	Completed
				Blocks 801A, 801B and 801C West Coast Crescent  (West Coast ParkView)	Completed

## Completed SERS Projects

These are the details of all completed Selective En bloc Redevelopment Scheme (SERS) sites and their replacement sites. A completed site refers to one where all residents have moved out of their sold flats. 79 sites have since been completed.

S/No.	Date of Announcement	Completed SERS Site		Designated Replacement Site	
		Street name	Block no.	Street name	Block no.
1	22 August 1995	Boon Tiong Road/ Tiong Bahru Road	2, 4, 6, 8, 10, 12, and 13 (Phase 1)	Boon Tiong Road	2A, 2C
			1, 3, 5, 7, 9, 11, 14, 15 and 16, (Phase 2)	Boon Tiong Road	4A, 8A, 8B
2	1 September 1995	Lorong 2 Toa Payoh	145, 147, 151, and 152	Lorong 2 Toa Payoh	141, 153, 153A, 154 – 156
3	8 November 1995	Depot Road	103, 110, and 111 (Phase 1)	Depot Road	103A, 103B, 104A, 104B, 106A, and 106B
			105, 107, and 112 (Phase 2)	Depot Road	109A, 109B, 111A, 111B, 112A,

					and 111B
4	8 February 1996	Redhill Road	67 and 77 (Phase 1)	Redhill Close	68 to 70
				Lengkok Bahru	63A and 63B
			71 and 72 (Phase 2)	Redhill Road	73A, 74A, and 77A
5	30 April 1996	Margaret Drive	6A and 6B	Stirling Road	181 to 184
		Forfar House	39		
6	28 May 1996	Chai Chee Road	6 and 7	Chai Chee Road	10 and 11
7	30 June 1996	Ang Mo Kio Avenue 1	309, 315, and 316 (Phase 1)	Ang Mo Kio Street 32	350 to 354
			307 and 308 (Phase 2)	Ang Mo Kio Street 31	309A, 315A, 315B, and 316A
8	9 September 1996	Corporation Drive/ Hu Ching Road	139 to 145	Yung Sheng Road	177 to 180, and 184
9	5 December 1996	Holland Drive	18 and 19	Strathmore Avenue	55 and 56

10	17 February 1997	Toa Payoh Central	79	Lorong 2 Toa Payoh	142 to 144
11		Toa Payoh Lorong 2	89	Lorong 2 Toa Payoh	142 to 144
12		Ang Mo Kio Avenue 10	454 and 455	Ang Mo Kio Avenue 6	700A, 700B, and 700C
13		Kim Tian Road	126 and 127	Kim Tian Road	119B, 119C, and 119D
14		Nile Road	51, 53, and 54	Kim Tian Road	131B and 131C
15	25 April 1997	Ang Mo Kio Avenue 3	580 to 582	Ang Mo Kio Street 52	596A, 596B, 596C, and 596D
16		Dover Crescent	24 and 28	Dover Crescent	17 to 19
17		Syed Alwi Road	3 to 5	Jellicoe Road	813, 815, and 816
18	17 October 1997	Tah Ching Road	135 to 138	Yung Sheng Road	181 to 183
19		Clementi Avenue 3	439 and 440	Clementi Avenue 3	454 to 456, 458, and 460

20		Alexandra Road/ Tiong Bahru Road	136A, 137A, 136 to 140, 142, and 145	Jalan Membina Kim Tian Place	19 to 23 121 and 121A
21	13 February 1998	Telok Blangah Drive	78, 80, and 81	Telok Blangah Heights	86 and 88
22		Teban Gardens Road	12 to 14, 17, and 19 (Phase 1)	Teban Gardens Road	60, and 62 to 65
			21 to 23 (Phase 2)	Teban Gardens Road	60, and 62 to 65
23	21 July 1998	Short Street/ Prinsep Street	1 to 7	Farrer Park Road	11 to 13, and 15
24		Short Street	11 to 13	Farrer Park Road	11 to 13, and 15
25		Outram Park	21 – 23 and 27 – 29	Cantonment Close	8, 9, 11, 13, and 16 to 19
26	7 October 1998	Upper Aljunied Lane	1	Pine Close	1
27		Jalan Membina Barat/ Lower Delta Road	24, 31 and 32	Jalan Membina	118A, 118B, 118C and 118D
28		Lower Delta Road	102 and 103	Jalan Membina	118A, 118B, 118C,

					and 118D
29		Lim Chu Kang Road	3, 4, and 5	Boon Lay Drive	268A, 268B, and 268C
30	18 March 1999	Tronoh Road	7 and 8	McNair Road	108B and 108C
31	21 March 1999	Hillview Avenue	1 – 8, 10, and 12 – 14	Bukit Batok West Avenue 5	383 – 386, 387 – 390, and 391 – 395
32	29 October 1999	Toa Payoh Lorong 1A	136, 137, and 140	Lorong 2 Toa Payoh	145 to 147, and 152
33		Toa Payoh Lorong 1	164 to 167	Lorong 2 Toa Payoh	145 to 147, and 152
34		Dakota Crescent	68, 70, and 72	Jalan Tiga	39, 43, 45, 47, and 49
35	20 February 2000	Punggol Road/ Buangkok South Farmway 1	1, 2, 5, 206, and 207	Compassvale Lane	207A, 207B, 207C, and 207D
36		Bedok North Road	83	Bedok North Road	180 to 183, and 185



37		Sembawang Road	1 to 5	Wellington Circle	508A, 508B, 508C, 509A, 509B, 510A, and 510B
38	30 July 2000	Telok Blangah Heights	70 and 71	Telok Blangah Heights	85 and 87
39		Outram Hill	14 to 16	Cantonment Close	12
40	12 August 2000	Clementi Ave 4	311 to 314	Clementi Avenue 3	457, 459, 461, and 462
41	17 February 2001	Margaret Drive	96	Strathmore Avenue	48 to 52
42		Stirling Road	172 to 175		
43	3 March 2001	Seletar Road	1 to 4	Fernvale Lane	403A, 403B, 403C, 403D, 404A, 404B, 405A, 405B, and 405C
44		Seletar West Farmway 6	1, 2, 5, 6, and 7		
45	11 March 2001	Upper Boon Keng Road	6, 8, 9, and 10	Upper Boon Keng Road	2A, 2B, 2C, 2D, 3A, 3B, 3C, and 3D

46	13 January 2003	Tanglin Halt	50 to 54	Tanglin Halt Road	89 to 91
47		Commonwealth Drive	57, 61, and 67 to 73		
48	15 January 2003	Lorong 5/ 6 Toa Payoh	28, 30, 32, and 33	Toa Payoh Central	79A, 79B, 79C, 79D, and 79E
49	20 February 2003	Jalan Pasar Baru/ Geylang Serai	1 to 3	Eunos Crescent	31 to 36
50	24 February 2003	Havelock Road/ Taman Ho Swee	29, 31, and 33	Jalan Membina	25A, 25B, 26A, 26B, 26C, 26D, 27A, and 27B
51	16 July 2004	Bedok South Avenue 3	46 to 50	Bedok Central	219A, 219B, 219C, 219D, 220A, 220B, 220C, 221A, 221B, and 221C
52	19 July 2004	Dover Road	30 – 32 and 34 – 39	Dover Crescent	28A, 28B, 28C, and 28D

53	28 July 2004	Tao Ching Road	103 and 105	Tah Ching Road	337A, 337B, 337C, 337D, and 338A
54	28 March 2005	Clementi Avenue 3	436 to 438	Clementi Avenue 3	441A and 441B
55		Clementi Avenue 3	445		
56	21 April 2005	Holland Avenue/ Drive	14 to 17, 22, and 23	Holland Drive	18A, 18B, 18C, and 18D
57	25 November 2005	Upper Boon Keng Road	20	Bendemeer Road*	38A, 38B, 38C, 38D, and 39A
58		Sims Drive	54, 56, 57, 59, 60, and 62	Upper Boon Keng Road*	5A, 2A, 2B, 2C, 2D, 3A, 3B, 3C, and 3D
59	29 December 2005	Margaret Drive	6C	Strathmore Avenue	61A, 61B, 61C, 62A, and 62B
60		Commonwealth Avenue	27A		
61		Commonwealth Avenue	39A		

62	22 March 2006	Yung Ping Road/ Yung Kuang Road	5 to 10	Kang Ching Road	338B, 339A, 339B, 339C, and 339D
63		Boon Lay Drive	180, 181, 182, and 184	Jurong West St 64^	675A, 675B, 676A, 676B, 677A, 677B, 677C, 678A, 678B, 678C, and 678D
64		Boon Lay Avenue	216, 217, 219, and 220	Jurong West St 93^	986A, 986B, 986C, 987A, 987B, 988A, 988B, 988C, 989A, 989B, 989C, 989D, 990A, 990B, and 990C
65	21 April 2006	Zion Road	88 to 92	Havelock Road	52 to 58
66	22 June 2006	Ang Mo Kio Avenue 2/3/4	246 to 252	Ang Mo Kio Avenue 1	307A, 307B, 307C, 308A, 308B, 310A, 310B,

					and 310C
67	8 December 2006	Ghim Moh Road	9 to 12, 9A and 12A	Ghim Moh Link	22, 23, and 26 to 28
68	23 February 2007	Henderson Road	94 and 96	Kim Tian Road	126A, 126C, 127A, 127C, and 127D
69		Silat Walk/ Kampong Bahru Hill/ Silat Road	17 – 19 and 22 – 31		
70	28 June 2007	Clementi Avenue 1	401 – 404, 407 – 409	Clementi Avenue 1	416 – 418, 420, 421, 423 – 425
71	12 July 2007	Teban Gardens Road	2 to 11	Teban Gardens Road	20 to 23
72	8 August 2008	Commonwealth Drive	74 to 80	Commonwealth Drive	50 to 54
73	8 November 2009	Bukit Merah View	110, 111, 113, 114	Boon Tiong Road	9A, 9B, 10A, and 10B
74	9 November 2011	East Coast Road	1 to 3	Chai Chee Road	807B and 807C
75	29 December 2011	Boon Lay Drive	167 to 172	Jurong West Central	697A – 697C and 698A – 698C
76	25 June 2012	Woodlands Centre Road	1A and 2A	Woodlands Drive 70	717A and 717B
77	13 February 2011	Clementi Avenue 5	321 to 323	Clementi Ave 3	440A to 440C

78	3 December 2011	Redhill Close	1 to 3 and 5 to 22	Henderson Road	95A to 95C, 96A and 96B
79	27 June 2014	Tanglin Halt Road/ Commonwealth Drive	24 to 32, 33 to 38, 40 to 45, 55, 56, 58 to 60 and 62 to 66	Margaret Drive	30 to 37
				Margaret Drive	39A, 40A, 40B, 41A, 42A and 43A
				Dawson Road	94 to 96
				Dawson Road	78 and 79
				Strathmore Avenue	53

**Notes:**

\* The replacement flats at Bendemeer Road and Boon Keng Road were offered to the flat owners of Sims Drive (S/Nos. 57 and 58).

^ The replacement flats at Jurong West St 64 and Jurong West St 93 were offered to the flat owners of Boon Lay Drive (S/Nos. 63 and 64).

## Upgrading Programmes

Our upgrading programmes help enhance the living space and services in your flat, block, and estate.

### Types of Upgrading Programmes

We have several upgrading programmes to enhance the overall living environment of your estate, making your home a more pleasant and convenient one.

#### Lift Upgrading Programme (LUP)

The LUP upgrades lift services to achieve direct lift access on every floor where feasible, thus enhancing residents' convenience. Here, you can learn more about the lift upgrading

process, view upcoming polling events and results, and find out the billing dates for the various precincts.

### **What is the LUP?**

The LUP helps residents access their homes conveniently, especially the elderly, disabled and families with young children.

HDB blocks built decades ago were not provided with complete lift access, however, under the LUP now, older HDB blocks are upgraded to provide direct lift access through the upgrading of existing lifts. New lift shafts and lifts will be provided where technically and economically feasible.

### **Cost and subsidy**

Here are the payment schemes for Singapore Citizen and Singapore Permanent Resident households.

#### **Singapore citizen households**

All flat owners who stand to benefit from the lift upgrading will need to pay the upgrading costs.

With the Government subsidising a large portion of the cost and the Town Council paying a portion of the remainder, flat owners will only need pay up to a maximum of \$3,000 (subject to GST). The actual cost will depend on the flat type and block configuration.

#### **Singapore permanent resident households**

Singapore permanent resident households need to pay the full upgrading cost, without subsidies. However, if any flat owner obtains Singapore Citizenship within one year from the date of billing, they can be reimbursed with the upgrading subsidy. They can also convert the interest scheme of their instalment payment plan from our market interest rate to a concessionary interest rate.

Find out more about these schemes:

- Reimbursement of the upgrading subsidy
- Conversion of interest rate (if the upgrading cost is currently paid via monthly instalments)

### **How does the LUP work?**

We poll residents in blocks that need lift upgrading. The project proceeds if at least 75% of the eligible Singapore Citizen households are in favour.

### **Step 1: Identifying HDB blocks that require lift upgrading**

When selecting blocks for lift upgrading, we take into account:

- Age of the block
- Residents' needs
- Technical viability
- Cost

### **Step 2: Polling by the residents within the identified HDB flat**

If your precinct is selected for the LUP:

- A poll will be conducted
- An exhibition will be held during the polling exercise to display lift upgrading proposals and plans
- All eligible Singapore citizen households must poll to indicate whether each flat owner is in favour of the LUP
  - Eligible households are those that have at least one flat owner holding Singapore citizenship

For lift upgrading to proceed in your block, at least 75% of your block's eligible Singapore citizen households must vote in favour of the programme.

### **Step 3: Proceeding with lift upgrading**

Lift construction typically involves detection and diversion works, micro-piling, lift shaft installation, and upgrading of existing lifts.

#### **Services detection and diversion works**

Before construction for a new lift begins, we will work with the various service agencies to detect and divert existing underground cables and pipes, to make way for the new lift shaft. The diversion works will last about 6 months to a year. During this time, slight disruption to water, electricity, gas, and telephone services is expected because of the need to reconnect these services.





## **Micro-piling**

To support the new lift shaft, piling may be carried out. Micro-piling machines that are relatively quiet are used to reduce disturbance to residents.



## **Lift shaft installation**

Lift shaft installation is done using either precast components or steel. Initially, the lift shaft components are hoisted using lift cranes. A mobile working platform will then be erected next to the new lift shaft to facilitate jointing and painting the precast components. Installation can be carried out faster for steel shafts as their lighter weight enables them to be jointed in stacks of three or four floors. For a typical high-rise HDB block, the lift shaft can be installed in one day. Safety precautions will be taken during each installation.

Next, lift parts will be installed, along with architectural, mechanical, and electrical works. The new lift will be rigorously tested before it becomes available for public use.

About one year is needed from the start of piling, to the time the lift becomes operational.

Here are some images showing precast lift shaft installation and steel lift shaft installation:



Precast lift shaft installation.



Steel lift shaft installation.

### **Upgrading of existing lifts**

Once the new lift is operational, we will begin upgrading the existing lifts. This usually takes around nine months, and one of the existing lifts may be permanently shut down.

In general, after upgrading, you will enjoy faster lifts with improved lighting.

This infographic summarises what goes on in an LUP.

# WHAT GOES ON IN A LIFT UPGRADING PROGRAMME (LUP)?

## PRE-LUP PREPARATION WORK

STAGE  
**1**

### DIVERSION WORKS



Service providers divert electrical and telecom cables, gas and water pipes, to make way for the new lift shaft. As much of these underground activities are usually not obvious or visible to the public, it may appear that no progress is being made.



## LUP WORKS BEGIN

**1 YEAR**

AVERAGE TIME TO COMPLETE ONE NEW LIFT



To minimise inconvenience to residents, the block's existing lift can still be used during this period.

STAGE  
**2**

### FOUNDATION

Creation of supports for the lift shafts.

About **3** months



STAGE  
**3**

### INSTALL NEW LIFT SHAFT

Machinery is used to erect the lift shaft. Lift lobby slabs are installed.

About **3** months



STAGE  
**4**

### INSTALL NEW LIFT CAR

Electrical, mechanical and architectural works are carried out. Rigorous testing is performed to ensure safety.

About **6** months



**9 MONTHS**

AVERAGE TIME TO UPGRADE ONE EXISTING LIFT



The block's existing lift will be shut down for upgrading after the new lifts have been completed and are ready to be used.



## REASONS FOR LONGER COMPLETION TIME

### SITE CONSTRAINTS:

- Complex block layout
- Proximity to rail lines
- Obstruction by existing amenities

### COMMUNITY CONSIDERATIONS:

- High traffic areas such as neighbourhood centres
- Changes in design arising from requests during construction

#### **Step 4: Paying your upgrading cost**

You can read more on [how you can pay your upgrading cost](#), as well as the types of [financial assistance](#) available.

#### **Lift access Housing Grant**

Households may qualify for the LHG to purchase an HDB flat with direct lift access, due to their family members' mobility conditions.

Your household may be eligible for the LHG if you:

- Have mobility reasons or medical conditions affecting mobility
- Do not have direct lift access
- Live in a block where the Lift Upgrading Programme is not feasible

Eligible Singaporean families and single Singapore Citizens will receive the LHG of up to \$80,000 and \$40,000, respectively, to buy either a resale flat or a new flat from HDB with direct lift access.

To qualify for the full amount of the LHG, the alternative flat with direct lift access must have sufficient remaining lease to cover the youngest buyer and spouse/ fiancé(e) to the age of 95 and above. Otherwise, the grant amount will be pro-rated.

If you or your household members have mobility reasons or medical conditions affecting mobility, and urgently need direct lift access, you may approach your managing HDB Branch for assistance. You will need to produce one of the following documents to certify the medical conditions or mobility reasons:

- Doctor's certification that the person is wheelchair-bound or has difficulty navigating stairs due to prolonged illness
- Functional Assessment Report certifying that the person has mobility difficulties or require mobility assistance

*\*Note: A Functional Assessment Report assesses a person's need for assistance with the Activities of Daily Living ("ADLs"). It must be endorsed by a qualified assessor such as a Singapore Medical Council fully registered doctor.*

You can also find out more details about the LUP for your precinct or HDB block.

#### **Upcoming polling**

See which precincts have been shortlisted for LUP polling.

There is no polling for this month.

### **Scheduled billing dates**

Here are the precincts scheduled for billing in the coming months.

Subscribe to [HDB e-Alerts](#) to receive email notifications when a newly upgraded precinct is scheduled for billing. For precincts that are still undergoing upgrading, billing is not expected to take place within the next 3 months (subject to change).

These precincts are scheduled for billing in the coming months:

Precinct	Branch In Charge	Scheduled Billing Date
Blk 128 Pasir Ris Street 11	Pasir Ris	20 July 2025
Blk 232 & 233 Bain Street	Sims Drive	20 October 2025

### **Disclaimer:**

You will only need to pay the lift upgrading cost after the upgrading works in the precinct are completed and if you are the flat owner at the date of billing. Billing will only occur after the upgrading costs for the precinct and the flat owners' share of the upgrading costs are finalised.

The time frame provided is an estimate and the information does not take into account any change that may occur subsequently. Please check with HDB on the exact billing date and if the information provided herein applies to your circumstances.

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To seek clarification of the Content, please visit [www.hdb.gov.sg](http://www.hdb.gov.sg) to obtain HDB’s contact details.

For more information, you can refer to our LUP FAQ booklet.

## **Home Improvement Programme (HIP)**

The HIP helps you resolve common maintenance problems of ageing flats such as spalling concrete. HIP works are carried out in a systematic and comprehensive way to minimise inconvenience to you.

### **What is the HIP?**

The HIP was introduced in 2007 to address common maintenance problems in ageing flats, such as spalling concrete and ceiling leakage. At that time, flats built up to 1986, and had not undergone the Main Upgrading Programme were eligible for the HIP. In August 2018, the HIP was extended to include flats built between 1987 and 1997.

### **Scope of works**

The HIP comprises 3 components – Essential, Optional and Enhancement for Active Seniors (EASE) Improvements. If your block votes in favour of the HIP, you will enjoy Essential Improvements that are important for public health and safety. At the same time, you can opt for Optional and EASE improvements. The costs of the improvements are subsidised for Singaporean households.

### **Essential improvements**

These compulsory improvements are considered necessary for public health, safety, and for technical reasons. They include:

- Repair spalling concrete/ structural cracks
- Replace waste/ soil discharge stacks  
*(The pipes will be changed if they are cast iron, mixture of cast iron and UPVC, or if they are UPVC and there are leaks and cracks.)*
- Replace pipe sockets with new clothes drying rack
- Upgrade electrical load  
*(This will be carried out after the completion of HIP works, if necessary.)*

### **Optional improvements**


You may choose any of the improvements below and only pay for your share of the improvement works carried out in your flat. The Optional Improvements are:

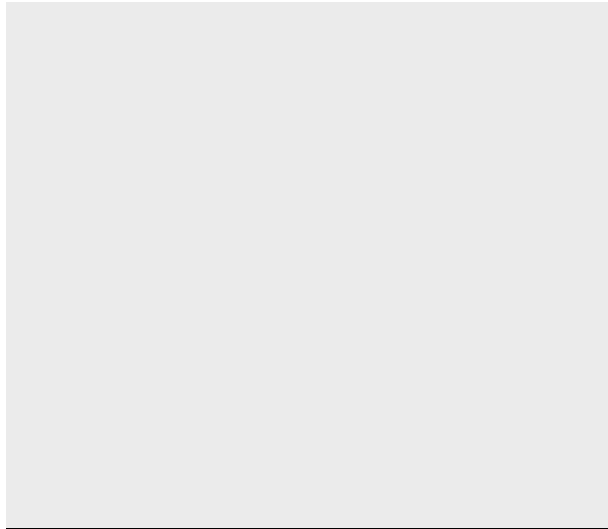
- Package to upgrade existing toilet(s)/ bathroom(s)\*
- New entrance door\*\*
- New grille gate
- New refuse chute hopper, where applicable

\* Your toilets must pass a water test for leaks to prevent ceiling leaks in the flat below, before you can opt out of the optional toilet upgrading.

\*\* HDB will first determine whether your flat requires a fire-rated or non-fire rated main door, based on SCDF's Fire Code. You can opt for a fire-rated door if your flat requires one. A home fire alarm device (HFAD) will also be installed as part of this fire safety work. If your flat does not require a fire-rated door, you can opt for the non-fire-rated door offered under HIP.

Since 2020, we have refreshed the HIP package to include more contemporary and better-quality improvement items. These new fittings and finishes apply to HIP projects polling after 30 March 2020:

Improvement Item	Features
External retractable clothes drying rack, where technically feasible	<p>7 horizontal stainless steel poles, which can be extended and retracted within the frame of the rack</p>  <p>You may refer to the <a href="#">instructions</a> here for the use of the external retractable clothes drying rack or <a href="#">watch</a> how it works, and how you can maintain it.</p>
Toilet/ Bathroom upgrade	<p>Larger wall/ floor tiles</p> <p>Better-quality sanitary fittings</p>



Entrance door and gate

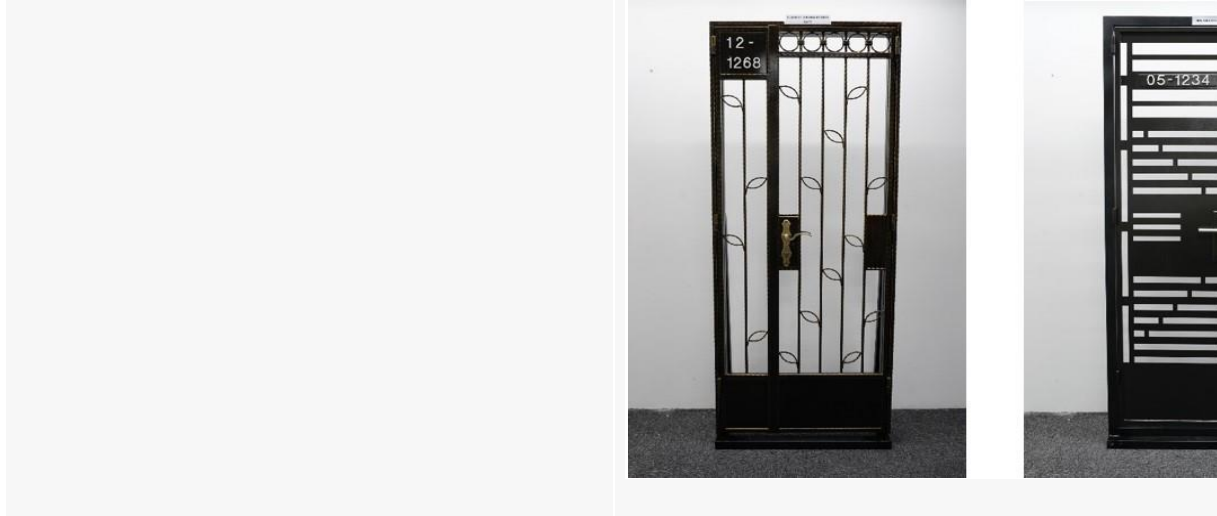


Decorative timber door or laminated timber door, with enhanced resistance against scratches



Wrought iron grille gate or mild steel entrance gate with interior thumb-turn knob





Find out in this [video](#) how the HIP helps improve the living conditions in HDB flats, and what to expect when your precinct is undergoing HIP.

You can also see in this [video](#) how the HIP helps deal with common maintenance problems related to ageing flats, such as spalling concrete and ceiling leaks, in a systematic and comprehensive manner, and hear from residents who have benefitted from this programme.

### **Enhancement for Active Seniors (EASE) improvements**

To enhance the safety and comfort of seniors living in HDB flats, we have introduced EASE improvements as optional improvements. From 1 April 2024, we have refreshed the EASE package to include more improvement items.

You may choose any of the following items based on your needs:

(A) For fall prevention/ additional support

<New> Grab bars (foldable U-profile)

For units with site constraints where linear grab bars cannot be installed



<New> Lowering of toilet/ bathroom entrance kerb



<New> Wall-mounted foldable shower seat



<New> Handrail at main entrance with step(s)



Grab bars (linear and fixed U-profile)



Slip-resistant treatment to existing toilet/ bathroom flooring



## (B) For wheelchair users

<New> Widening of toilet/ bathroom entrance



Accessibility solutions (ramp for single-/ multi-step entrance, and wheelchair lifter)

- For flats with single-step entrance, up to 4 single-step ramps will be offered within the flat, and a single-step ramp will be offered as a default option at the main entrance
- For flats with multi-step entrance, the following types of ramps will be offered for selection - portable ramp; customised ramp for 2 to 3 steps; customised ramp for more than 3 steps; or wheelchair lifter



Ramp within flat



Portable ramp



Customised ramp



Customised Ramp (>3 steps main entrance)



Wheelchair Lifter

## (C) For safety and well-being

<New> Bidet spray (next to pedestal pan)



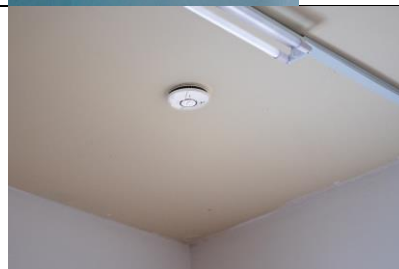
<New> Rocker switch (for existing small lighting switches within flat)

- Set of up to 12 switches



<New> Home Fire Alarm Device (HFAD) in living room

- 1 piece  
[For EM flat, 2 HFADs will be offered to comply with Fire Code.]



## EASE (Direct Application)

You can still enjoy the benefits of EASE if you wish to have the improvements before the HIP, or if your blocks do not qualify for the HIP, and the programme is offered to all HDB flats in all towns.

Find out more about [EASE \(Direct Application\)](#).

## Duration of work

The time required for HIP to be completed for a typical precinct (comprising 8 to 10 blocks) will take about 1.5 to 2 years. Works in each flat will take 10 working days or less, depending on the improvements chosen.

## Polling requirements

The HIP will only proceed if at least 75% of a block's eligible Singapore Citizen households have voted in favour of the HIP. Singapore Permanent Resident households are not eligible to poll.

### Precinct working committee

In each HIP precinct, a working committee, chaired by the Adviser to the Grassroots Organisation will be formed. The committee comprises representatives from the residents, grassroots leaders, HDB officials, and Town Council officials. HDB will work with the working committee to implement the HIP.

Find out more about HIP in our [HIP Guide](#).

### Cost and subsidy

These are the payment schemes for Singapore Citizen and Singapore Permanent Resident households.

#### Singapore Citizen households

The Government fully funds the Essential Improvements and subsidises a major portion of the Optional Improvements. These are the cost-sharing ratios and estimated amounts payable:

Flat Type	1/ 2/ 3-Room	4-Room	5-Room	Executive
Cost-sharing ratio	5%	7.5%	10%	12.5%
Amount payable* (Full optional improvement package with fire-rated main door & home fire alarm device)	\$599.50	\$899.25	\$1,199.00	\$1,498.75
Amount payable* (Full optional improvement package with non-fire-rated main door)	\$594.05	\$891.05	\$1,188.10	\$1,485.10

\* For HIP projects polling after 30 March 2020. All amount stated are estimates and inclusive of 9% GST. The final amount will be determined only upon completion of the upgrading works.

Similarly, EASE is highly subsidised by the Government. The estimated cost to install all the EASE improvement items and ramps is as follows:

<b>Flat Type</b>	<b>1/ 2/ 3-Room</b>	<b>4-Room</b>	<b>5-Room</b>	<b>Executive</b>	<b>Executive Maisonette</b>
Cost-sharing ratio	5%	7.5%	10%	12.5%	12.5%
Amount Payable* (Full EASE package with single-step ramp)	\$286.65	\$430.00	\$573.30	\$716.65	\$731.65
Amount Payable* (Full EASE package with portable ramp)	\$310.65	\$465.95	\$621.30	\$776.60	\$791.60
Amount Payable* (Full EASE package with customised ramp for 2 to 3 steps, at the main entrance)	\$359.70	\$539.55	\$719.40	\$899.25	\$914.20
Amount Payable* (Full EASE package with customised ramp for more than 3 steps, at the main entrance)	\$490.50	\$735.75	\$981.00	\$1,226.25	\$1,241.20
Amount Payable* (Full EASE package)	\$572.25	\$858.35	\$1,144.50	\$1,430.60	\$1,445.60

with  
wheelchair  
lifter\*\*)

\* Amount if all the items are opted for. All amounts stated are estimates and inclusive of 9% GST. The final amount will be determined only upon completion of the upgrading works.

\*\* Excludes a mandatory maintenance fee payable to the wheelchair lifter supplier annually for 2 years. Residents are encouraged to continue with regular maintenance even after the mandatory period.

For elderly residents living in HDB rental flats, the improvement items will be fully funded by the Government.

Use our financial calculator to [calculate the cost of your HIP/ EASE improvement items](#) and the monthly instalments required.

### Singapore Permanent Resident households

Singapore Permanent Resident households have to pay the full upgrading cost. For optional and EASE improvements, they need not pay for items that they have opted out of.

Find out more details about the HIP for your precinct.

### Polling results

The polling results determine whether a shortlisted precinct will undergo the HIP.

Batch	Precinct	Polling Dates
14	<u>Blks 143 &amp; 145 - 150 Mei Ling Street &amp; Blks 19 - 22</u> <u>Queen's Close</u>	18 to 19 Jan 2025

For precincts that are still undergoing upgrading, billing is not expected to take place within the next 3 months (subject to change).

These precincts are scheduled for billing in the coming months:

Blk 80 - 83, 87 & 88 Redhill Lane/ Close	Bukit Merah	20 July 2025
Blk 165 - 173 Hougang Ave 1	Hougang	20 August 2025
Blk 151 - 163 Yung Ho Road/ Yung Loh Road/ Yung Ping Road	Jurong West	20 August 2025
Blk 114 - 129 Pasir Ris Street 11	Pasir Ris	20 August 2025
Blk 501 - 503 & 506 Bishan Street 11	Bishan	20 September 2025
Blk 140 - 150 Jalan Bukit Merah/ Silat Avenue	Bukit Merah	20 September 2025
Blk 103, 104, 106, 109 & 110 Spottiswoode Park Road	Bukit Merah	20 September 2025
Blk 401 - 408, 425 - 428 Choa Chu Kang Avenue 3/ 4	Choa Chu Kang	20 October 2025
Blk 435 - 446 Hougang Avenue 8	Hougang	20 October 2025
Blk 701 - 708 Choa Chu Kang Street 53	Choa Chu Kang	20 October 2025
Blk 809, 810, 822, 823, 826, 827, 836, 839, 841, 844, 846, 865 - 869 Woodlands Street 81/ 82/ 83/ Avenue 4	Woodlands	20 October 2025
Blk 135 - 141 Serangoon North Avenue 2	Bishan	20 October 2025
Blk 4B & 4C St. George's Lane	Sims Drive	20 October 2025
Blk 238 - 256 Bishan Street 22	Bishan	20 October 2025
Blk 257 - 272 & 278 - 287 Bishan Street 22/ 24	Bishan	20 November 2025

Disclaimer:

You will only need to pay the upgrading cost after the upgrading works in the precinct are completed and if you are the flat owner at the date of billing. Billing will only occur after the upgrading costs for the precinct and the flat owners' share of the upgrading costs are finalised.

The images in the information provided herein are for illustrative purposes and the actual improvements (including the colour, type, design, dimensions and specifications of the actual improvements) installed may differ from the improvements shown in the images in the information provided herein.



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### **Neighbourhood Renewal Programme (NRP)**

The NRP focuses on block and precinct improvements, and is fully funded by the Government.

The NRP was introduced in August 2007 in response to residents' feedback during the Forum on HDB Heartware for more active consultation on the improvements to be provided in their precincts.

The NRP, which focuses on block and precinct improvements, replaces the Interim Upgrading Programme (IUP) Plus, and covers a larger area spanning 1 or more neighbouring precincts.

Earlier, blocks built up to 1995 that have not undergone the Main Upgrading Programme (MUP), IUP, or IUP Plus are eligible. In 2024, the NRP was extended to include flats built up to 1999.

This programme is fully funded by the Government and implemented by the Town Councils.

With each NRP project involving 1 or more precincts, improvements can be made more comprehensively with better coordination and integration across neighbouring precincts. This provides a greater variety of enhancements to meet the needs of residents.

Some examples of possible improvements are listed below. Residents can also propose other improvements.

Types of Improvements	Examples
Block-level improvements	<ul style="list-style-type: none"> <li>• New letterboxes</li> <li>• Residents' corners</li> <li>• Seating area at void decks</li> <li>• Lift lobby tiling at first storey</li> </ul>
Precinct-level improvements	<ul style="list-style-type: none"> <li>• Drop-off porch</li> <li>• Covered linkways</li> <li>• Playground</li> <li>• Footpath/ jogging track</li> <li>• Fitness corner</li> <li>• Pavilion/ shelter</li> <li>• Landscaping</li> </ul>

For projects selected from 2015, the NRP will also include redecoration and repair works such as repainting of blocks, and repairing of spalling concrete/ crack lines, or uneven apron drains/ floors at the common areas. This allows the NRP works to be better coordinated with the Town Council's routine maintenance programme, enhancing blocks and precincts more comprehensively without inconveniencing residents twice.

Moving forward, more inclusive and senior-friendly amenities such as therapeutic gardens with wheelchair-friendly planter boxes, fitness trails connecting senior-centric amenities, and way-finding features will also be introduced. This will enhance the safety and connectivity of our neighbourhoods while helping seniors stay active and navigate confidently around their neighbourhoods.

### Examples of the NRP works

Here are some examples of the NRP works:

Family playground and fitness area (Jurong East Street 21)

Well shaded landscape areas, Fitness corner, and footpath (Tampines Street 71 / 72)

Covered Linkway linkway and Drop-off porch (Yishun Ring Road)

### **Other improvements or upgrading programmes**

Where feasible, the NRP will be carried out together with other enhancement works or upgrading programmes with separate funding, to minimize inconvenience to you. Examples include the Revitalisation of Shops Scheme, upgrading of neighbourhood parks, and works to improve barrier-free accessibility.

### **Public consultation**

The Town Council implementing the NRP actively engages residents by seeking feedback on the proposed improvements for the neighbourhood through avenues such as Town Hall Meetings, dialogue sessions, block parties, mini-exhibitions, and surveys. Feedback is then considered and if feasible, incorporated into the design proposal for the Consensus Gathering Exercise.

The emphasis on residents' active participation helps realise aspirations for the neighbourhood.

### **Consensus gathering**

The NRP will only proceed if at least 75% of the eligible flat owners in the neighbourhood indicate their support during the Consensus Gathering Exercise.

### **Pay Upgrading Cost**

These are the details you will need to know about paying your upgrading cost.

### **Procedure**

Take a look at the steps involved in receiving your bill and paying your upgrading cost. You can also learn about the interest rate that is used to calculate the amount payable.

You will only start to pay your share of the upgrading cost after all upgrading works in your precinct are completed. We will send you an invoice to inform you of the amount payable.

You can choose any of our payment options, and make payment arrangement with your flat's [managing HDB Branch](#) within 1 month from the invoice's date of issue. Otherwise, monthly interest and late payment charges will be incurred on the outstanding balance.

### **Full payment**

If you would like to pay your upgrading cost in full, you can choose to pay by:

- [Online CPF using your Singpass](#)
- [PayNow](#)
- [eNETS](#) Credit/ Debit (participating banks)
- AXS Channels: AXS Station (Kiosk), AXS m-Station (Mobile app) and [AXS e-Station](#) (Online)
- [Cash Payment Kiosks at Branches](#)

### **Monthly instalments**

You can take up an [instalment plan for monthly payments by CPF](#) (using your Singpass) of up to a maximum of 10 years, at the prevailing interest rate.

### **How to pay your monthly upgrading cost instalment**

Your monthly instalments can be paid by any or a combination of the following payment services:

- [Online CPF using your Singpass](#)
- GIRO
- [PayNow](#)
- [eNETS](#) Credit/ Debit (participating banks)
- AXS Channels: AXS Station (Kiosk), AXS m-Station (Mobile app) and [AXS e-Station](#) (Online)
- [Cash Payment Kiosks at Branches](#)

## Instructions for payment modes

### CPF

You must be the flat owner in order to use CPF savings for upgrading cost payments. To authorise the monthly deductions from your CPF account to pay for your upgrading cost instalments, you will need to submit a CPF withdrawal application.

The monthly CPF deduction takes place on the Sunday between the 6<sup>th</sup> and 12<sup>th</sup> of the month (both dates inclusive).

You can [make ad-hoc payments](#) if there are shortfalls in your monthly deductions.

### GIRO

Once you have successfully submitted the online application for an instalment plan and opted for GIRO to pay the monthly instalment payment, you will need to submit a completed Interbank GIRO (IBG) application form to us.

You can get [a pre-filled IBG application form](#) if you are the flat owner. If you are not the flat owner, please fill up this [IBG application form](#).

We will inform you of the GIRO commencement date as soon as your GIRO application is approved by your bank.

The monthly upgrading cost instalment will be deducted from your GIRO bank account on the 28<sup>th</sup> of the month. If the deduction is unsuccessful, we will attempt a second GIRO deduction on the 6<sup>th</sup> of the following month. We will deduct the amount on the next working day if the date falls on a Saturday, Sunday or public holiday. The GIRO payment will be posted to your upgrading cost account on the last day of the month. You may [check your payment](#) on or after the 5<sup>th</sup> of the following month.

Please maintain sufficient funds in your GIRO bank account. Your bank may impose a penalty charge for every unsuccessful GIRO deduction. HDB may also impose a late payment charge on outstanding payments.

You may [change the GIRO deduction amount](#) if desired.

### Lump sum payment (Partial repayment)

During the course of your monthly instalment plan, you can reduce the outstanding upgrading cost balance and repayment period by [making a lump sum payment \(partial repayment\)](#). You will receive an interest rate rebate if your lump sum payment is \$500 or more. The interest charged includes the day that we receive the payment.

## Payment Modes

You can make a lump sum payment (partial repayment) using any combination of the following payment services:

- [Online CPF using your Singpass](#)
- GIRO (if you are currently using GIRO to pay your monthly upgrading cost instalment)
- [PayNow](#)
- [eNETS](#) Credit/ Debit (participating banks)
- AXS Channels: AXS Station (Kiosk), AXS m-Station (Mobile app) and [AXS e-Station](#) (Online)
- [Cash Payment Kiosks at Branches](#)

For payment by CPF or GIRO, no action is required from you. We will inform CPF Board or your bank to process the deduction(s).

## Instructions for payment modes

### CPF

Only flat owners are allowed to pay by CPF from their CPF Ordinary Account.

### GIRO

Your [lump sum payment \(partial repayment\)](#) can be made by GIRO if you are already using GIRO for your monthly upgrading cost instalments. You can indicate the payment mode option as GIRO during your online submission.

GIRO deductions are made on the 28<sup>th</sup> of the month and posted to your upgrading cost account on the last day of the month.

If the GIRO deduction is unsuccessful, we will attempt a second GIRO deduction on the 6<sup>th</sup> (or the next working day) of the following month, subject to your confirmation. If the second deduction is successful and the payment is received by the proposed repayment date, the housing loan interest will be charged up to and inclusive of the date the repayment amount is received.

### [eNETS](#) Debit or [PayNow](#)

If you are making an online lump sum payment (partial repayment), you can do so via the eNETS Debit e-Service or PayNow. The maximum amount that you can pay via eNETS

Debit or PayNow depends on the withdrawal limit that you set with your bank. Therefore, please check with your bank before proceeding with the payment.

You will need to have an internet banking account with any of these participating banks:

**For eNETS Credit/ Debit**

- DBS/POSB
- OCBC
- UOB
- Standard Chartered Bank

**For PayNow**

- Bank of China
- Citibank
- DBS/ POSB
- HSBC Bank
- Industrial and Commercial Bank of China Limited
- Maybank
- OCBC Bank
- Standard Chartered bank
- United Overseas Bank Limited

There will be a 2-Factor Authentication for payments above certain amount as set by the bank.

Please ensure that you make your payment by the proposed date for lump sum payment (partial repayment).

**AXS Channels: AXS Station (Kiosk), AXS m-Station (Mobile app) and [AXS e-Station \(Online\)](#)**

You can make your NETS payment via any AXS Station (Kiosk), m-Stations (Mobile app) or [e-Stations](#) (Online). The maximum NETS amount payable depends on the limit set by your bank or by yourself with your bank.

**Redeem your upgrading cost**

If you have applied to pay for your upgrading cost through instalments, you can choose to [make full repayment of outstanding cost](#) without any fee imposed.

**Calculating your estimated redemption amount**

You can check [your outstanding balance](#) to estimate your redemption amount.

The amount will include interest computed up to the proposed date of redemption that is scheduled 1 month from the application form's date of receipt. The estimated redemption amount is calculated as such:

Estimated redemption amount	=	Outstanding upgrading cost as at the end of the application month	+	Interest (charged from the beginning of the redemption month up to the proposed redemption date)
	=	\$A	+	$A \times (R\% \div 12) \times (N \div M)$

Where:

A = outstanding upgrading cost as at the end of the application month

R = prevailing per annum HDB interest rate charged on your upgrading cost

N = number of days from the beginning of the redemption month up to the proposed redemption month

M = total number of days in the proposed redemption month

For example, for an application made on 15 June, the proposed redemption date will be 14 July. With an outstanding upgrading cost balance of \$5,000 as at the end of June and an interest rate of 2.6% per annum, the proposed redemption amount would be:

Proposed redemption amount	=	\$5,000	+	$5,000 \times (0.026 \div 12) \times (14 \div 31)$
	=	\$5,004.89		

### Points to note when filling the application form

If you are:

- Making the full payment by GIRO (for existing GIRO users), cash, or cheque, you need to indicate only your mode of payment.
- Paying the redemption amount in full by CPF, you need to indicate the proportion (in %) to be deducted from the respective CPF account(s).



- Paying only part of the redemption amount by CPF, you will need to indicate the payable amount using CPF and your mode of payment (i.e. cash, cheque, or GIRO [for existing GIRO users]) for the remaining balance.

**Your redemption of HDB upgrading cost can be made using any of the following services:**

- [Online CPF using your Singpass](#)
- GIRO (if you are currently using GIRO to pay your monthly upgrading cost instalment)
- [PayNow](#)
- [eNETS](#) Credit/ Debit (participating banks)
- AXS Channels: AXS Station (Kiosk), AXS m-Station (Mobile app) and [AXS e-Station](#) (Online)
- [Cash Payment Kiosks at Branches](#)

For payment by CPF or GIRO, no action is required from you. We will inform CPF Board or your bank to process the deduction(s).

## **CPF**

You can only pay your upgrading cost by CPF if you have an existing arrangement with us to pay your monthly instalment by CPF.

## **GIRO**

Your [redemption of upgrading cost](#) can be made by GIRO if you are already using GIRO for your monthly upgrading cost instalments. You can indicate the payment mode option as GIRO during your online submission.

Please note that this GIRO arrangement is only available if you submit your request from 6<sup>th</sup> (12:00am) to 22<sup>nd</sup> (5:00pm) of the current month.

GIRO deductions are made on the 28<sup>th</sup> of the month and posted to your upgrading cost account on the last day of the month. If the deduction is unsuccessful, we will attempt a second deduction on the 6<sup>th</sup> (or the next working day) of the following month, subject to your confirmation.

## **[eNETS](#) Debit or [PayNow](#)**

If you are making an online redemption, you can use the eNETS Debit e-Service or PayNow to make your payment. The maximum amount that you can pay via eNETS Debit

or PayNow depends on the withdrawal limit that you set with your bank. Therefore, please check with your bank before proceeding with the payment.

You will need to have an internet banking account with any of these participating banks:

**For eNETS Credit/ Debit**

- DBS/POSB
- OCBC
- UOB
- Standard Chartered Bank

**For PayNow**

- Bank of China
- Citibank
- DBS/ POSB
- HSBC Bank
- Industrial and Commercial Bank of China Limited
- Maybank
- OCBC Bank
- Standard Chartered bank
- United Overseas Bank Limited

There will be a 2-Factor Authentication for payments above certain amount as set by the bank.

Please ensure that you make your payment by the proposed date of redemption.

**AXS Channels: AXS Station (Kiosk), AXS m-Station (Mobile app) and AXS e-Station (Online)**

You can make your NETS payment via any AXS Station (Kiosk), m-Stations (Mobile app) or e-Stations (Online). The maximum NETS amount payable depends on the limit set by your bank or by yourself with your bank.

**Rate for late payment charges**

The late payment charge rate is 8.1% per annum from 1 Nov 2023 to 31 Mar 2024. The rate is reviewed bi-annually.

Late payment charges will continue to be imposed based on the total outstanding upgrading cost or outstanding instalment as at the end of every month, rounded up to the nearest \$0.05.

**Payment of upgrading cost**

If you have not made any arrangement to settle your upgrading cost in full by the bill expiry date that is 1 month from the invoice's date of issue, late payment charges will be imposed based on the total outstanding upgrading cost as at the end of the month.

Any payment received by us will first be used to settle the outstanding late payment charges. The balance will then be applied towards the payment of the other outstanding charges.

**Monthly instalment payments of upgrading cost**

If you have opted to pay your upgrading cost in monthly instalments, the instalment payments are due and payable on the 1st of every month. If you do not pay the instalment payment within the month, a late payment charge will be imposed based on the outstanding instalment as at the end of the month.

Any payment received by us will first be used to settle the outstanding late payment charges. The balance will then be applied towards the payment of the other outstanding charges.

If you are currently paying through GIRO, the late payment charges and the arrears amount, including your current month's charges, will be deducted from your bank account on the 28th of the month. If the deduction is unsuccessful, we will make another attempt on the 6th of the following month. If the date falls on a weekend or public holiday, the deduction will be made the next working day. The GIRO payment will be posted to your upgrading cost account on the last day of the month. You may check your payment via [My HDBPage](#) on or after the 5th of the following month.

Your bank may impose a penalty charge for every unsuccessful GIRO deduction and we may also impose a charge for late payment. Hence, please maintain sufficient funds in your GIRO bank account to meet the specified payment.

### HDB concessionary interest rate

Singapore Citizen households who opt to pay the upgrading costs by instalments will be charged the HDB concessionary interest rate at 0.1 percentage points above the prevailing CPF interest rate. The HDB concessionary interest rate is revised quarterly in January, April, July, and October in tandem with the revision of the CPF interest rate.

The concessionary interest rates for the last quarter and the prevailing quarters are as follows:

1 October 2024 to 31 December 2024	2.60% p.a.
1 January 2025 to 31 March 2025	2.60% p.a.
1 April 2025 to 30 June 2025	2.60% p.a.
1 July 2025 to 30 September 2025	2.60% p.a.

### HDB market interest rate

Non-Singapore Citizen households and corporate ownership who are billed for their share of the upgrading cost will be charged the HDB market interest rate if they opt to pay the upgrading cost by instalments.

The HDB market interest rate is pegged to an Adjustable Rate Mortgage (ARM) index. The ARM index is computed based on the average of the non-promotional HDB housing loan rates of the 3 local banks, namely (DBS (POSB) Bank, OCBC Bank, and UOB, subject to the floor rate of the HDB concessionary interest rate.

The current HDB market interest rate is 3.16% p.a. The rate is reviewed on the 15th of each month, and any revision will take place on the first day of the second month that follows.

For example, if the ARM index changes resulting in a corresponding revision of the HDB market interest rate on 15 January, the new rate will take effect for payments due on 1 March.

The HDB mortgage interest is computed on a monthly rest basis, where interest is imposed monthly based on the outstanding loan balance at the beginning of the month:

Monthly interest payable	=	Outstanding loan balance as at 1 <sup>st</sup> of the month	×	R	÷	12
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Where R = interest rate p.a.

Here is an example of how the outstanding loan balance as at the 1<sup>st</sup> of the month is computed:

Outstanding loan balance (as at 1 September 2014)	=	Outstanding loan balance (as at 1 August 2014)	+	Interest charged for August 2014	–	Payment made in August 2014
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## Subsidies and Financial Assistance Measures

### Subsidies

The upgrading programmes help enhance the homes and living environment of Singaporeans living in public housing estates. These programmes form part of the Government's continual efforts to enhance Singaporeans' quality of life through its public housing programme.

#### Singapore Citizen households

If your household consists of a Singapore Citizen owner, the Government provides subsidies so that you will only need to pay a fraction of the total upgrading cost for your flat.

Find out what subsidies are available for these upgrading programmes:

- [Lift Upgrading Programme](#)
- [Home Improvement Programme](#)

#### Singapore Permanent Resident households

If all the owners in the household are Singapore Permanent Residents at the point of billing, you need to pay the full upgrading cost. If you opt to pay your upgrading costs in monthly instalments, you will be charged the HDB market interest rate.

### **Eligibility conditions for reimbursement of upgrading subsidy**

Your household can claim for reimbursement of upgrading subsidy and convert your interest rate from the HDB market interest rate to the HDB concessionary interest rate if you meet the following conditions:

- Any Singapore Permanent Resident flat owner who has been billed for the upgrading cost obtains Singapore citizenship within 1 year from the date of billing
- The reimbursement claim is made within 1 year of obtaining Singapore citizenship
- The Singapore Permanent Resident flat owner who obtains Singapore citizenship must still be the flat owner at the time of reimbursement

Under the Main Upgrading Programme, the household is treated as having enjoyed an upgrading subsidy upon its reimbursement.

### **Financial assistance measures**

If you are having trouble paying your monthly instalments of the upgrading cost, you can approach your [managing HDB Branch](#) for assistance. We offer financial assistance to flat owners

- Whose gross monthly income does not exceed \$2,000
- Aged 55 years and above
- In financial hardship

As monthly interest will be charged based on your outstanding balance each month, the interest will accumulate with the time you take to pay. Hence, we advise that you review your monthly repayment once your financial circumstances improve.

### **Flat owners whose gross monthly income does not exceed \$2,000**

If your gross monthly household income does not exceed \$2,000, you can reduce the monthly instalment payment by repaying the upgrading cost over a maximum repayment period of 25 years.

You and your co-owners, if any, need to personally visit your flat's [managing HDB Branch](#) with your Identity Cards and documentary proof of your latest combined household income to apply for assistance.

With the extension of the repayment period, the monthly instalment that you need to pay will be reduced accordingly. Please see the following example:

- Under this scheme, Mr A has opted to pay his upgrading cost of \$8,000 over 10 years
- At the current concessionary compound interest rate of 2.6%, his monthly instalment is \$76

- Assuming he has already paid for 3 years, his remaining cost is \$6,000
- If he now applies to extend the repayment period to 25 years, the balance number of years is 22 years

Based on the interest rate of 2.6%, his monthly upgrading instalment will be \$30, or \$6,000 over 22 years

### **Flat owners aged 55 and above**

If you and your co-owners, if any, are aged 55 and above, your upgrading cost payment can be deferred with interest until any of the following conditions are met, subject to our approval:

- The flat is sold
  - The ownership of the flat is transferred to another owner
- You and your co-owners must
- first use your CPF savings, if any, above the CPF Retirement Sum, to pay the upgrading cost. Any remaining amount with interest will then be deferred.
  - personally visit your flat's [managing HDB Branch](#) with your Identity Cards to apply for the deferment.

### **Flat owners in financial hardship**

Based on the merits of each case, we may allow you to defer your payment with interest. There are 3 possible options, subject to our approval:

- Deferment for a year, subject to a yearly review
- Deferment till the flat is sold
- Deferment till the ownership of the flat is transferred to another owner

You and your co-owners, if any, need to personally visit your flat's [managing HDB Branch](#) with your Identity Cards and appropriate documentary proof to apply for the deferment.

## **Change Repayment Period or Interest Rate**

### **Change your upgrading cost repayment period**

You can change your upgrading cost repayment period to be within 1 to 10 years, or more than 10 years.

### **Within the standard repayment period of 1 to 10 years**

You can apply to reduce or extend your upgrading cost repayment period within the standard 1 to 10 years at no extra charge. Please complete and submit the prescribed forms available at any of our [HDB Branches](#).

Your monthly instalment rate will be revised accordingly upon revision of the repayment period. If you are using your CPF savings to pay your instalments, you need to sign a fresh CPF withdrawal form for the revised amount to make the change in CPF deduction. You can either visit your flat's [managing HDB Branch](#) to sign the CPF withdrawal form or request for a copy of the form to be sent to you by post.

If you are currently paying your monthly instalment by cash, you can apply to pay by GIRO for greater convenience. If you are a flat owner, you can get a pre-filled Interbank GIRO (IBG) application form via this [e-Service](#) (select 'Apply for GIRO Payment' under 'Other Related Services'). Otherwise, please fill up this [IBG application form](#).

### **More than 10 years**

If your gross monthly household income does not exceed \$2,000, we will allow you to extend your payment up to a maximum of 25 years.

To apply for this extension, you and your co-owners, if any, will need to visit your flat's [managing HDB Branch](#) with your Identity Cards and documentary proof of your latest combined household income.

### **Convert upgrading cost interest rate**

To convert the interest rate on your outstanding upgrading cost from the HDB market interest rate to the prevailing HDB concessionary interest rate, any Singapore Permanent Resident flat owner billed must obtain Singapore citizenship within 1 year from the upgrading cost's date of billing. The interest rate will be converted from the first day of the month from when the Singapore Permanent Resident flat owner obtains Singapore citizenship.

For example, Singapore Permanent Resident flat owners A and B were billed for the upgrading cost on 20 August 2014. A obtained Singapore citizenship in January 2015. The household would be able to claim for reimbursement of the upgrading subsidy and convert their interest rate to the HDB concessionary interest rate with effect from 1 February 2015.

### **Change of Flat Ownership and Liability to Pay**

#### **Change of flat ownership**

As a flat owner, you will need to pay your share of the outstanding upgrading cost in full (including the accrued late payment penalties and interest, if any) before the resale or transfer of flat ownership can be completed.



**Resale of flat**

The outstanding amount can be deducted from the cash proceeds of your resale transaction if a sufficient amount remains after discharging your:

- Outstanding mortgage loan
- HDB charges (if any)
- Refund to your CPF account

If there are insufficient or no cash proceeds from the sale of your existing flat, you have to pay the outstanding upgrading cost in a lump sum by cash before the resale transaction can be completed.

If you would like to use your CPF savings to pay the outstanding amount, you must pay your upgrading costs in full before the first resale appointment. The CPF Board will not allow you to withdraw your CPF savings to pay the outstanding amount if your flat is undergoing a resale transaction.

**Transfer of flat**

If you are transferring the ownership of your flat, the proposed owners can, subject to our approval, take over the outstanding upgrading cost (including the accrued interest) if you are unable to pay the cost in full.

**Death of sole flat owner**

If the sole flat owner passes away, the outstanding upgrading cost becomes due and payable by the deceased's estate.

**Liability to pay upgrading cost**

If you are the flat owner as of the date of billing on our invoice, you are required to pay the upgrading cost.

In a resale transaction, the owner's share of the upgrading cost is to be paid by:

- The seller if the invoice is issued before the resale transaction is completed
  - The buyer if the invoice is issued after the resale transaction is completed
- The seller will need to settle the outstanding upgrading cost in full (including any accrued interest) before the resale transaction can be completed. The outstanding amount can be deducted from the cash proceeds of the resale transaction, if the amount is sufficient after deducting the outstanding mortgage loan, charges to us, and CPF refund.

If there are insufficient or no cash proceeds to offset the outstanding upgrading cost in full, the seller will need to pay the outstanding cost in a lump sum by cash before the resale transaction can be completed.

Buyers and sellers in a resale transaction should take note of the scheduled billing date of the upgraded precinct to determine who should pay the upgrading cost.

## **Scheduled Billing Date and Statement of Account**

### **Scheduled billing date**

You can refer to the following pages to find out which precincts have been scheduled for billing in the next 3 months:

- [Lift Upgrading Programme](#)
- [Home Improvement Programme](#)

For precincts that are still undergoing upgrading, billing is not expected to take place within the next 3 months (subject to changes).

### **Statement of account**

Around February each year, we will send you a yearly statement of account for your upgrading cost. It will show all transactions regarding your payment of upgrading cost for the previous year.

You can also retrieve your online statement of account from our HDB InfoWEB via [My HDBPage](#) and Mobile@HDB using your Singpass.

For past statements that are not available, you can submit your request online. For each type of upgrading programme, there will be an administrative charge of \$15.00 (inclusive of GST) per yearly statement of account requested. You can pay online via eNETS Debit/Credit card. The past statement(s) will be posted to your requested address within 15 working days.

## **Home Business**

If you are conducting a small-scale business from home, you must ensure that the activities do not cause disamenities to your neighbours. Your flat should also still be primarily used for residential purposes. Otherwise, you must cease operations or relocate to other premises, such as commercial units.

## **Home Office Scheme**

The Home Office Scheme allows homeowners, registered occupants, or tenants of HDB flats to operate small-scale offices in their homes, subject to the prevailing conditions of use.

You can use your flat to run the administrative functions of a business and hire up to two non-resident employees.

Your flat must remain as a place of residence at all times. Business activities must be confined within the flat and should not cause disamenities to your neighbours.

### **Guidelines**

If you intend to start or run a business under our Home Office Scheme, please take note of the following guidelines.

1. The person(s) conducting the business must be either the flat owner, registered occupier or tenant of the HDB flat and continue to use the flat as a place of residence. The business activities shall be confined wholly within the flat.
2. Up to two non-residents, including employees, partners and directors, are allowed to be engaged in the business at the Home Office unit.
3. The business should not be on the list of non-permitted businesses under the Home Office scheme.
4. The business activities must not be illegal, unlawful or immoral (e.g. gambling or pornography-related activities).
5. The business must not generate noise, smoke, odour, chemical/ liquid waste, or dust, which could become a nuisance to your neighbours, nor introduce extraneous human or vehicular traffic to the surroundings or neighbourhood.
6. The business activities must not adversely affect the character, ambience, and environment of the residential estate.
7. There must be no solicitation of business that may cause disturbance to other residents or members of the public (e.g. distribution of brochures and flyers, or door-to-door visitations). There should be no selling of physical goods in or around your flat.
8. There must be no advertisements, signages or posters displayed at your flat.

9. The applicant must take all necessary safety precautions and ensure that the business activities do not pose any danger to human lives or damage to properties.
10. Consumption of electricity and structural load must not exceed the normal residential load. Storage and use of dangerous chemicals and/or hazardous substances are strictly prohibited.
11. The business must comply with the regulations of other government authorities and obtain relevant licences/ approvals before commencement of business. To search for the licences/ approvals that may be required for the business, visit the [GoBusiness Singapore](#)
12. No part of the flat should comprise unauthorised works under the H&D Act.
13. In accordance with fire safety requirements set by the Fire Safety and Shelter Department (FSSD), the applicant must install the following in the office area:
  - a. Minimally an 8A/34B ABC Dry Chemical Powder fire extinguisher (available at DIY shops)
  - b. A single-station smoke detector (battery operated; no wiring needed; available at DIY shops)

Note: This FSSD safety requirement is mandatory as the papers, files, and office equipment in a home office pose a slightly higher risk than those in ordinary flats, thus the need for a fire extinguisher and smoke detector. If you have any enquiries on the fire safety requirements, please email [SCDF\\_qp\\_consultant@scdf.gov.sg](mailto:SCDF_qp_consultant@scdf.gov.sg).

14. Prior written consent of the owner of the flat is required if the person lodging the application form is not the owner.
15. The requisite application fees are payable for the Home Office application.
16. The Home Office application may be cancelled and the use of the flat as a Home Office shall cease if there is any breach of the conditions of use.

Any business activities carried out under the Home Office Scheme must be administrative in nature. All other business activities are to be conducted elsewhere and no clients or customers are allowed to visit the flat.

### **Examples of Permitted Businesses**

1. Accountancy services
2. Architectural services

3. Consultancy services (business, engineering, IT, management or education)
4. Design/Advertising services
5. Insurance/Financial planning services
6. Real estate agencies
7. Technology based and knowledge intensive businesses
8. Trading office (excluding car trading office)

#### **Examples of Non-Permitted Businesses**

1. Beauty, hair dressing or massage therapy services
2. Contractors Business
3. Car trading business
4. Card reading/palm reading or fortune telling in any form
5. Commercial school (e.g. dance, music, language, tuition centre, etc.)
6. Courier business
7. Classes on dress-making/embroidery
8. Clinics and pharmacies (e.g. dental, medical, veterinary, ophthalmology, etc.)
9. Food catering/restaurants
10. Funeral chapels or homes
11. Maid/employment agency
12. Manufacturing, preparation or processing of ANY products and goods
13. Mausoleums
14. Money lending business
15. Repair activities (e.g. household appliances, electrical products, footwear, etc.)
16. Sales/marketing that involves conducting seminars and talks for large number of customers
17. Shops and any form of retail activity, including pet shops
18. Societies/clubs/associations

#### **Can I submit my Home Office application before registering my business with ACRA?**

Yes. Please select your profile as 'Individual (I am an applicant not representing any company or applying on behalf of any other people)' before you complete the application. However, it is good to check with the relevant authorities of your business nature if the business name and UEN need to be reflected in the Home Office Licence before applying for HOS.

**I cannot operate my business from my flat as it falls under the list of non-permitted businesses under the Home Office Scheme. However, does the Home Office Scheme allow me to use my flat as an administration office and/ or as the address under which I register my business with ACRA?**

Yes. Even if your business is under the list of non-permitted businesses, you can still use it as an administrative office, or as the address for business registration with ACRA. However, the business activities carried out in your flat must be administrative, with all other business activities conducted elsewhere. Also, clients or customers are not allowed to visit the flat.

**I am an occupier in the HDB flat but I cannot submit my application online. Can you help me?**

You must be registered as either an owner or occupier of the HDB flat before you can submit the Home Office Scheme application online. You can check if you are listed in the HDB flat by requesting the flat owner(s) to login to My HDBPage > My Flat at [www.hdb.gov.sg](http://www.hdb.gov.sg) using their Singpass. If you are not listed in the flat, the flat owner(s) can submit an online application at My HDBPage to request for inclusion of occupier.

**Can more than one business/ company be registered at the same flat address?**

An HDB flat can be used as a home office and for business registration for more than one business/ company under the Home Office Scheme. However, the businesses/ companies must be owned by the owners or listed occupiers/ tenants of the flat and separate applications for the Home Office Scheme are to be submitted for the individual businesses/ companies.

**Do I need to obtain any approval from any other government agencies?**

The applicant has to obtain all relevant approvals and permits from other government agencies before registering/ applying to HDB, where applicable.

**Can I be exempted from the FSSD's fire extinguisher and smoke detector requirement if I do not have any employees working in my home office?**

No. You must still abide by FSSD's safety requirement to ensure the premise is safe for occupancy. The requirement is not based on the presence of employees – installing a fire extinguisher and smoke detector is a minimum safety requirement for any home office, including those under our Home Office Scheme.

The FSSD requirements for home offices are more lenient than those for commercial premises. You can easily purchase the required fire extinguisher and smoke detector from

a DIY shop. The extinguisher required for home office use is a 2kg ABC Dry Chemical Powder fire extinguisher. The smoke detector can be the basic single-station, self-contained type, which is easy to install, battery-operated, and does not require any added wiring.

**Why is there a 2-person limit on how many non-residents I can have working in my home office?**

This limit is set to keep the scale of business activity small in order to minimise disturbance to the neighbouring flats and not overly compromise the residential ambience. This ensures that larger businesses and companies operate from commercial premises.

**Why can't I display my business signage or advertisements? These are important for my business.**

Business signages and advertisements would negatively affect the residential character of the estate. While we do our best to exercise flexibility towards businesses operating from flats, we are always of protecting the living environment of HDB residents. Hence, we cannot allow such displays outside the flat or on the door/ windows of the flat as these do not align well with residential areas.

**Can I use my home office flat to store goods?**

No. The loading and unloading of goods, which includes goods storage, is not allowed under the Home Office Scheme. Storing goods in the flat would lead to additional human, vehicular, and lift traffic, which impacts the residential nature of the area and inconveniences other residents.

**What will happen if any of the terms and conditions of the Home Office Scheme is infringed upon?**

HDB has the right to revoke the approval granted for the use of the HDB flat as a home office. If the flat continues to be used as a home office after the approval has been revoked, HDB can take the appropriate action to revert the use of the flat to residential needs.

**What will the property tax rate be if I use my home to carry out business activities?**

The owner-occupied concessionary tax rate continues to apply as long as the flat is principally occupied as a residence by you or any other co-owner.

## Licence Application and Management

You need to register to use your flat under the Home Office Scheme. The registration is valid for the duration of the home office business. It may be revoked if you breach the conditions of the Home Office Scheme.

### Application

Go to GoBusiness Singapore to [register for the Home Office Scheme](#). An administrative fee of \$20 applies (non-refundable). Please prepare the following for the application:

- Singpass
- Credit card (Visa or Mastercard) for payment

You will receive an acknowledgement at the email address provided by you, upon completion of application.

### Application by a Third Party Filer

A Third Party Filer is a member of a professional firm or filer who is authorised to make a submission on your behalf. The Third Party Filer will need the following to [register for the Home Office Scheme](#) on the GoBusiness Singapore website:

- Your NRIC number
- A Letter of Authorisation from you
- Singpass (belonging to the Third Party Filer)
- Credit card (Visa or MasterCard) for payment

### GoBusiness Singapore Helpdesk

If you need assistance to complete the online application, please contact the GoBusiness Singapore's Helpdesk at +65 6336-3373.

Operating hours:  
Monday to Friday: 8:30am to 6:00pm  
Closed on Saturdays, Sundays and Public Holidays

Alternatively, you can send an email to [AskGoBiz@crimsonlogic.com.sg](mailto:AskGoBiz@crimsonlogic.com.sg).

### Income tax

Do note that any income earned or received in Singapore from trade, business, profession, and/ or vocation will be subject to income tax. You can [check the Inland Revenue Authority of Singapore \(IRAS\) website](#) for more information on this.



## Updates/ changes to your business particulars

If there are any changes in your business activity, you will need to:

- Ensure the business still complies with the Home Office Scheme's [conditions of use](#)
- Notify the [Accounting and Corporate Regulatory Authority \(ACRA\)](#) of the changes

## Termination

If you intend to terminate your Home Office registration, you may [write to us](#) on your request (please select 'Living in an HDB Flat > Other Ownership Matters > Starting a Home Office').

Upon termination of the Home Office registration, you will need to:

- Stop using your flat as a home office
- File a notice of change of business or company address with the [Accounting and Corporate Regulatory Authority \(ACRA\)](#)

## Home-Based Business Scheme

You may carry out small-scale home-based business activities to supplement your income, without requiring approval from HDB.

Your flat must still primarily be used for residential purposes, and business activities must not cause disamenities to your neighbours. Otherwise, you must cease operations or relocate to other premises, such as commercial units.

## Conditions of Use

1. The business must be operated by owners, registered occupants, or tenants of the flat (with consent from the flat owners). Third parties and non-resident employees are not allowed to work in the flat.
2. There must be no advertisements, signages or posters displayed at the flat.
3. No extraneous traffic should be introduced to the site nor should there be any adverse impact to the neighbourhood and the living environment, such as, noise, smoke, smell, litter, effluent or dust nuisances or danger posed to surrounding residents.
4. No use of heavy equipment or appliances that are not intended for domestic use.
5. No large-scale storage or frequent loading and unloading of goods, especially for bulky items or use of the flat as a distribution centre.
6. The activities must comply with the rules and regulations of other authorities (e.g. [Singapore Food Agency](#), for food safety and hygiene, Fire Safety and Shelter Department, for fire safety requirements)

**Examples of permitted home-based business activities:**

- Food business such as baking on a small scale
- Hairdressing, facial and beauty (excluding massage), manicure, or pedicure services
- Private tuition for not more than three students at a time
- Sewing services
- Work as a freelance artist, journalist, photographer or writer

Note: Massage services and animal-related businesses (such as keeping of animals for sale, pets grooming and boarding services) are not allowed in HDB flats.