

The Design, Build and Sell Scheme

Frequently-Asked-Questions and Answers

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**THE DESIGN, BUILD AND SELL SCHEME DEVELOPMENT AT
PARK CENTRAL @ AMK**

FREQUENTLY-ASKED-QUESTIONS AND ANSWERS

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

SECTION ONE: GENERAL INFORMATION

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

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

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

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

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

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

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

SECTION TWO: ELIGIBILITY AND PRIORITY SCHEMES

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

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

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

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

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

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

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

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

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

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

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

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

- (a) applicant and his spouse and children (if any). An occupier who is married must also include his spouse;
- (b) applicant (single) and both his parents, and siblings (if any);
- (c) applicant (widowed or divorced) and children under his legal custody;

- (d) applicant and fiancé/fiancée;
- (e) orphaned applicant and his single siblings (to submit copies of Death Certificates of parents for verification), a single orphan applicant and all his unmarried siblings are to be listed in the same application; or
- (f) such other categories as HDB in its absolute discretion may deem a proper family nucleus

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

A7 Yes, you can apply to buy a DBSS flat under the Fiancé/Fiancée Scheme. However, you will need to produce your marriage certificate to the Developer for their inspection within three months from the date you take possession of the DBSS flat.

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

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

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

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

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

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

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

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

Footnote ¹ The Minimum Occupation Period (MOP) for:

- (a) resale HDB flats bought with the CPF Housing Grant is five years
- (b) resale HDB flats bought without the CPF Housing Grant is two and a half years

- (c) resale HDB flats bought from the open market without the CPF Housing Grant and where no mortgage loan from HDB has been taken or who have taken a market rate loan from HDB and have redeemed/refinanced their HDB market rate loan with the banks is one year.

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

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

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

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

For more information on request for HDB's exemption, please refer to the HDB InfoWEB at www.hdb.gov.sg

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

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

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

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

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

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

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

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

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

SECTION THREE: APPLICATION PROCEDURES AND CANCELLATION

Q15 How do I go about buying a DBSS flat?

A15 You can submit your application to the Developer of the DBSS project directly through the Developer's website at www.greearthdevelopments.com.sg or www.parkcentral.com.sg. You may also check with the Developer on the details of the application procedures.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

A22 Under the Fiancé/Fiancée Scheme, you will need to produce your marriage certificate for the Developer's verification as required under the Fiancé/Fiancée Scheme (*for further details on the scheme, please refer to the DBSS Terms and Conditions*). If at any point in

time, there is a break-up in the Fiancé/Fiancée relationship, you will become ineligible to continue with the DBSS purchase. In this situation, the Developer can terminate your Sale and Purchase Agreement and impose a forfeiture amounting to 20% of the purchase price paid.

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

SECTION FOUR : FINANCING AND CONVEYANCING

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

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

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

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

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

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

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

Before any housing loan is granted by HDB, you must use all the available savings in your CPF Ordinary Accounts (after reserving an amount required for payment of stamp,

registration and conveyancing fees and CPF Home Protection Insurance Premium) for the purchase of the flat.

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

A26 Generally, flat buyers can apply for HDB concessionary loan if at least one buyer is a Singapore citizen and you and your essential occupiers (if any):

- (a) have a monthly income not exceeding \$8,000;
- (b) have not previously taken two or more HDB concessionary interest rate loans;
- (c) have previously taken one HDB concessionary interest rate loan and one housing subsidy and are upgrading to a bigger flat;
- (d) have previously taken one HDB concessionary interest rate loan and one housing subsidy and the residential property last disposed of is not a private property;
- (e) do not own any private residential property (including HUDC flat & Executive Condominium) in Singapore or overseas;
- (f) have not disposed of any private residential property within 30 months before the date of application for HDB Loan Eligibility (HLE);
- (g) do not own more than one owner-operated market / hawker stalls or any commercial / industrial property in Singapore or overseas; and
- (h) do not own any market / hawker stall or commercial/industrial property for investment purpose.

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

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

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

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

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

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

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

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

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

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

SECTION FIVE : RESALE LEVY

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

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

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

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

Table 1

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

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

SECTION SIX : CPF HOUSING GRANT

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

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

- a) CPF Housing Grant for Family [\$30,000];
- b) CPF Housing Grant for Family (Living Near Parents/Married Child) [\$40,000];
- c) CPF Housing Grant for Singles [\$11,000];
- d) CPF Housing Grant for Singles (Living With Parents) [\$20,000];
- e) CPF Housing Top-up Grant [Difference between prevailing Family or Higher-Tier Grant and Singles Grant(s) previously given to couple]; and
- f) Additional CPF Housing Grant [\$5,000 to \$30,000]
- g) Half-Housing Grant [\$15,000/\$20,000]

For more information, please refer to the application forms for the respective CPF Housing Grants.

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

Q33 Who are eligible for the CPF Housing Grant?

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

A38 Single Citizens who are orphans can form a family nucleus with their siblings under the Orphans Scheme. To qualify for the CPF Housing Grant for Singles, the applicants must not have enjoyed any housing subsidy before. In addition, the recipient must be at least 35 years old. The CPF Housing Grant for Singles is limited to only 1 grant per household for application submitted under the Public Scheme or Orphans Scheme.

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

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

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

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

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

Q41 How do I apply for the CPF Housing Grant?

A41 You must complete and sign the Application Form for CPF Housing Grant and submit it together with all your supporting documents for example, payslips and marriage certificate to the Developer when you book a DBSS flat with them. The supporting documents that are required can be found in the DBSS brochure on Application Procedures/Terms and Conditions as well as the Application Form for CPF Housing Grant. The Application Form for CPF Housing Grant is available from the developer or at their show apartment office at the site of the development.

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

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

Q42 How will the CPF Housing Grant be given and can I use it as downpayment for my DBSS flat?

A42 If you are eligible for the CPF Housing Grant, it will be credited into your CPF account as part of your CPF funds. You can use the grant to pay the CPF portion of the downpayment at the time of signing the Sale and Purchase Agreement and after you have paid the 5% cash payment. However, further CPF, if any, can only be released after you have paid all the cash difference.

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

Q43 How will the CPF Housing Grant be given if there are co-applicants buying the DBSS flat?

A43 For eligible applicant/co-applicant who are husband and wife and are Singapore Citizens, the CPF Housing Grant will be divided equally and credited into their CPF accounts accordingly. If not, the CPF Housing Grant will only be credited into the CPF account of the applicant who is a Singapore Citizen.

Q44 How will the CPF Housing Grant be treated if I do not complete the purchase of the DBSS flat, for example, if I do not sign the Sale and Purchase Agreement?

A44 You must return the CPF Housing Grant with accrued interest to the Government if you do not proceed to sign the Sale and Purchase Agreement or if you are found to be not eligible for the CPF Housing Grant or to buy the DBSS flat.

Q45 Do I need to return the CPF Housing Grant if I cancel my purchase of the DBSS flat after I have signed the Sale and Purchase Agreement?

A45 Yes if you have:-

- a) bought the DBSS flat with your spouse under the Public Scheme with the CPF Housing Grant and subsequently annul your marriage; or
- b) bought the DBSS flat with your fiancé/fiancée under the Fiancé/Fiancée Scheme with the CPF Housing Grant and are unable to produce the marriage certificate as required under the Fiancé/Fiancée scheme,

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

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

Q46 *Am I eligible for the CPF Housing Grant if I apply to buy a DBSS flat where the Temporary Occupation Permit for the DBSS flat has been obtained?*

A46 Yes, you will be eligible for the CPF Housing Grant if you satisfy the conditions for receipt of the grant and you have not signed the Sale and Purchase Agreement with the Developer yet.

Q47 *When I sell my DBSS flat in the open market in future, do I need to refund the CPF Housing Grant to the Government?*

A47 When you dispose of your DBSS flat, you are required to refund all the CPF monies including the CPF Housing Grant, which had been withdrawn for the purchase of the DBSS flat to your CPF account. Please note that the CPF monies returned to your CPF account can be used in accordance with the prevailing CPF laws and policies.

SECTION SEVEN : TEMPORARY OCCUPATION PERMIT (TOP)

Q48 *When can I sell my DBSS flat in the open market? Or sublet my DBSS flat?*

A48 Similar to a new flat bought from HDB, you can sell your DBSS flat in the open market to eligible buyers after the five-year minimum occupation period (MOP). This period is computed from the date of taking possession of the DBSS flat and excluding period(s) of non-occupation, for example, subletting of the whole flat.

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

Q49 *Do DBSS flats come with any warranty?*

A49 Yes. The Developer is required to provide a ten-year warranty against spalling concrete and a five-year warranty against ceiling leakage and wall leakage from external wall for all DBSS flats.

Q50 DBSS flats are developed by the private sector but will be managed and maintained by HDB and Town Councils respectively after completion. How will HDB ensure that the flats are of good quality?

A50 Like any building project, the developers will be subject to the building codes and safety by-laws administered by the various authorities. HDB will also set quality standards and technical specifications regarding safety, durability and maintainability, to ensure that DBSS flats will be of high quality and workmanship. If necessary, you can also seek remedy for poor workmanship and defects from the developers.

Q51 The Lease Administration of the DBSS flats will be handled by HDB. How do I make an application for renovation? Do I need to get permission from the Developer for this DBSS project?

A51 You need to approach the HDB managing Branch Office for any lease administration matters including the application for renovation permits. However, certain types of renovation work require a permit from HDB. The do's and don'ts and procedures for renovation works are available in HDB InfoWEB at www.hdb.gov.sg under "Renovating your home". Specific renovation guidelines relating to DBSS flats are included as an Information leaflet on Guidelines On Renovation Works. The specific renovation guidelines can also be found at HDB InfoWEB.

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

Q52 What are the monthly service and conservancy charges (sc/cc) payable if I buy a DBSS flat?

A52 The indicative monthly service and conservancy charges for a 3-room, 4-room and 5-room apartment, payable to the Town Council when buyers take possession of the apartments, are as follows:-

Room Type	Indicative Sc/cc (\$) per month
4-Room	\$55
5-Room	\$67

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

Q53 Why is there a restriction for installation of screens or windows at the balcony?

A53 For this DBSS contract, the developer has utilised the option to design the balcony space to be computed as additional Gross Floor Area (GFA). Based on Urban Redevelopment Authority's (URA) guidelines, the characteristic of the balconies must be maintained to encourage home owners to create gardens within their balconies and to enhance our Garden City ambience.

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

(Note : Only if applicable to the DBSS project)

SECTION EIGHT : FURTHER INFORMATION

Q54 *How do I make further enquiries or get clarification concerning the application for the purchase of a DBSS flat at PARK CENTRAL @ AMK?*

A54 If you have any enquiries relating to:

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

Please call HDB's Customer Service Line at Tel No: 1800-8663066 or visit the HDB InfoWEB at **www.hdb.gov.sg**.

(b) Details of the PARK CENTRAL @ AMK ("DBSS development")

Please call our marketing officer at 6451 8002/ 6833 2448. Alternatively, you may fax/email your enquiry to fax no. 6732 1677/ email address at enquiry@ged.uel.com.sg and provide the Developer with a return fax number/email address for the Developer to reply to you.

DBSSFAQs Approvednor120308