

HOUSE WORD

HDB'S CORPORATE NEWSLETTER
Sep 07

VOLUME
245



Remaking Our Heartland

Re-use • Rejuvenate • Regenerate



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A bold new blueprint to invigorate
HDB estates! PAGE 2

A FIRST CLASS LIVING ENVIRONMENT

“No other city in the world can do this, public housing that is attractive, that is affordable, that is appealing, that gives a quality home for every citizen and gives you an asset which will appreciate in value and will also provide for your old age.”

Prime Minister Lee Hsien Loong
at the National Day Rally, 19 August 2007



PM painted a vision of a first-class living environment with attractive and innovative homes, where communities thrive and modern lifestyles abound, and where people live out their lives in comfort and security.

The National Day Rally was an unfolding of good news all round for current and potential HDB homeowners. From exciting new housing concepts to beautiful, thrilling surroundings, and from more help towards home ownership to more help for comfortable living.

And here's what we will deliver.

EXCITING, VIBRANT HDB LIVING

In the pipeline are innovative new housing forms, a vibrant recreational scene, new upgrading programmes, and lifestyle transformations, just to name a few.

Singaporeans will get the chance to view these ideas up close and give their feedback on the various proposals during a week-long exhibition in September 2007 at the HDB Hub Mall in Toa Payoh, and thereafter at several other venues that the exhibition will travel to.

HELP WITH HOME OWNERSHIP

Both new and enhanced policies will make it easier up front to buy an HDB flat, and also make home ownership more accessible.

The Additional Housing Grant therefore has been revised to provide more public housing subsidies and to help more lower-income first-timer families own HDB homes.

HDB is also looking into a new scheme to make it easier for the elderly to derive some income from their flats.

So get onboard to find out what's in store for you. All in this special edition of Houseword!



Look forward to a bold new blueprint to invigorate HDB estates!

REMAKING OUR HEARTLAND

HOME – WHERE THE HEART IS

Old, middle-aged or new, HDB estates are home to many generations of Singaporeans. Through the years, continuous innovation and upgrading have ensured that the heartland remains our cherished home.

Exciting plans have been drawn up to further improve the physical environment of HDB estates, plans tailored to meet the changing needs of an ever-evolving community.

Each estate will build on what makes it unique as location, geography and features get played up - to capitalize on each area's distinct personality and make it endearing. This is the soul of **Remaking Our Heartland**.

ON A MISSION

HDB, together with the Ministry of National Development and other agencies like the Ministry of the Environment and Water Resources, Urban Redevelopment Authority, National Parks Board, Public Utilities Board, National Environment Agency, Singapore Sports Council and the Land Transport Authority, have collaborated on the exciting plans to rejuvenate and transform our heartland.

Some of these plans could take off soon. Others will take longer to implement. But all share a common aim and vision, to remake our heartland, and create endearing homes for all.





REALISING THE VISION FOR NEW ESTATES

To meet the new aspirations and changing needs of residents, HDB has been improving and refining the planning and design of new public housing estates.

An example is Punggol 21, where development started in 1998. However, due to the sharp fall in housing demand following the Asian Financial Crisis, the implementation of these new estates slowed down. But the slow down provided the perfect opportunity to review plans for new estates like Punggol with a view to making them even better.

With demand picking up again, the strategic intention is to build up the critical mass of public housing in new estates, to capitalize on the existing infrastructure available and to spur the development of other commercial and recreational facilities.

Moving forward therefore, six strategies have been drawn up to realize the vision of 'A Waterfront Town of the 21st century' for Punggol.

- **Bringing Waters Closer to You**

Two new reservoirs will be created with the damming up of Sungei Serangoon and Sungei Punggol. A new waterway will connect both. Running through Punggol, the waterway will create increased frontage for housing developments and 'waterfront living'. It will also provide the perfect setting for water-based recreational activities.



Realising the Vision for New Estates

- Creating A Unique Punggol Town Centre**
 A distinct and unique waterfront Town Centre will be created. There will be a good mix of commercial, residential, cultural and recreational facilities. And the sale of a waterfront site for mixed commercial / residential development will be launched within the next five years.
- Offering More Housing Choices**
 New terraced and stepped housing with courtyards will offer views of the waterway. There will be lots of common areas for activities and mingling. And more new flats with eco features such as skyrise greening.
- Building Up Critical Mass**
 More housing development in estates especially around the Town Centre, to build up the population in Punggol so that more facilities can be provided.
- Activating the Recreation Coastline**
 Enjoy a leisurely jog or cycle along an 8.7km long coastal promenade, or visit the Rustic Park on Coney Island. There'll be two activity clusters with facilities such as a golf driving range along the coast, as well as links to other recreation facilities like the Sengkang Sports & Recreation Centre and Anchorvale Community Club, Sengkang Fruit Park, Sengkang Floating Island and Lorong Halus Wetland. The popular Punggol seafood restaurants will be brought back.
- Enhancing Connectivity**
 Punggol Central will be a tree-lined boulevard with thematic landscaping, while the widening of part of the Tampines Expressway and a new Kallang/Paya Lebar Expressway will improve access to the city.





Regenerating Old Estates

REGENERATING OLD ESTATES

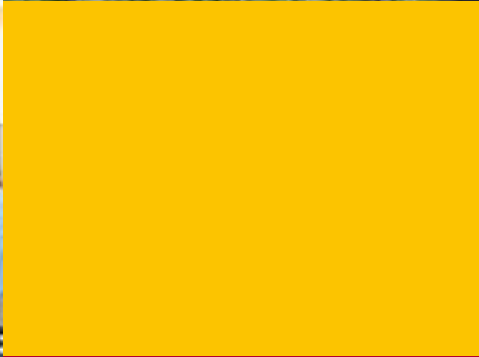
Our old estates were developed in the 1960s and 1970s. Today, they have a high proportion of elderly residents. To inject greater vibrancy and liveliness back into these towns, we need to bring in younger families. And to attract younger families, more innovative housing has to be introduced to meet their lifestyle aspirations.

Old estates have great potential and selective sites within such estates are already being redeveloped. As and when large tracts of land are available for development, there is an opportunity to do more to transform old estates by introducing a new generation of public housing. These new housing forms will not only add a new dimension to lifestyles, they will offer new ways of reaching out and building communities. Dawson Estate in Queenstown is an example, where this can be done.

Dawson Estate, served by the Queenstown MRT station, has some existing public housing developments such as Clarence Ville at Tanglin Road and completed Selective En bloc Redevelopment Scheme (SERS) projects like Forfar Heights at Strathmore Avenue. The Alexandra Canal which runs through Dawson Estate has been decked over and this will be landscaped to form a new linear park on top of the canal.

HDB has commissioned award-winning local architectural firms to put up design proposals for a new generation of public housing. Some old landmarks like the old wet market along Commonwealth Avenue will be preserved. To bring back the essence of the former town square, a new civic plaza will be built. These will be merged into the new public housing development to retain memories and character.





- **A New Generation of Housing**

The new generation of public housing will incorporate new ideas and concepts. These include:

- Housing-in-a-Park which sets public housing within a scenic park-like environment
- Integrated Landscaped Podiums where carparks are integrated beneath residential blocks to free up more space for landscaping and facilities
- Sky Gardens in mid-levels of blocks to provide welcome green breaks and offer views of surroundings
- Environmentally friendly features such as water-saving fixtures and dedicated chutes for recycling

- **Community Building**

Selective pairing of larger flats with smaller ones will promote multi-generational living. A Community Green will be shared between precincts, and residents can decide collectively on its possible future use, such as a park.

- **Integrated Facilities**

Look forward to water features and amenities in the new Alexandra Canal Linear Park, as well as possible sports facilities in a park-like environment.

- **Seamless Connectivity**

Lifts at every floor, wheelchair-friendly toilets in the home – these will allow residents of all ages to move about freely at home, and in their estates, safely and conveniently.





Rejuvenating Communities in Middle-Aged Estates

REJUVENATING COMMUNITIES IN MIDDLE-AGED ESTATES

Many HDB estates are middle-aged, developed in the 1980s. This is a large group of estates with strong, well-established community links.

We want to preserve the community spirit that has been built-up in these estates. And the way to do that is to upgrade the living environment so that the residents can enjoy new facilities and amenities without having to move out of their familiar neighbourhoods.

New improved upgrading programmes such as the Home Improvement Programme (HIP) and Neighbourhood Renewal Programme (NRP) have been drawn up to benefit such areas, to upgrade homes and the environment. They will offer greater flexibility and choice, and feature a higher level of community involvement (find out more on pages 9 and 10). In addition, the Government will also be drawing up other plans to rejuvenate such estates.

Yishun, comprehensively developed in the 1980s falls into the middle-aged category. Many of its homes will be eligible for HIP and NRP. Various proposals have been drawn up for Yishun to demonstrate the exciting possibilities for middle-aged estates.

- **Revitalisation of Yishun Town Centre**

New facilities will add vibrancy to the Town Centre, such as a North Point Extension with Library, the Khoo Teck Puat Hospital and improvements to Yishun Pond. Improved barrier-free pedestrian walkways will include a





covered linkway to Khoo Teck Puat Hospital, a boardwalk across Yishun Pond and a pedestrian overhead bridge to Yishun Park plus a new landmark tower. Keeping the buzz going will be a modern shopping complex integrated with private apartments and an air-conditioned bus interchange, and a new bazaar area for pasar malam and community events.

- **The Great Outdoors**

Outdoor fun will be enhanced with a new Family Bay and Rowers' Bay at Lower Seletar Reservoir. Interim parks with views of Lower Seletar Reservoir and an upgraded park at Neighbourhood 6 will spell more fun venues. Green links with cycling paths and a promenade along Lower Seletar Reservoir dam wrap up the pretty picture outdoors.

- **More Housing Choice**

More choice will come in the form of more private and public housing for home ownership and rental.

- **Heritage and Identity**

There are several proposals to increase awareness of Yishun's heritage and enhance its identity. For example, places could be named after pioneers or historic villages, heritage trails and corners could be set-up, along with markers and storyboards.

- **Improved Vehicle Access**

A new road will link CTE to Yishun.



HDB's upgrading programmes have been bringing positive transformations to homes and living environments for the last 17 years. And now, they're in for an upgrade themselves!



TIME TO UPGRADE!

NEW AND IMPROVED

It's time to upgrade the upgrading programmes, as said by the Prime Minister during his National Day Rally on 19 August 2007.

While current upgrading programmes have done well over the years to rejuvenate both living environments and community life, HDB has nevertheless been constantly on the look-out to see how the needs of residents can be better met while enabling more residents to benefit as well.

One of the six thrusts for developing cohesive and resilient communities in our HDB heartlands is to engage the residents and involve them in the decision-making process on matters affecting their immediate neighbourhood. Thus come two new programmes that will benefit more lessees with more flexibility in the provision of upgrading items, and greater resident consultation in the type of improvements within and outside their flats.

ON THE HOME FRONT

Instead of the Main Upgrading Programme, the Home Improvement Programme or HIP will cater for residents who need upgrading to the interior of their flats without the inconvenience of a major precinct makeover.

SCOPE OF WORKS UNDER HIP

Optional Improvements

Upgrading of toilets
Replacement of entrance door
Replacement of entrance grille gate
Replacement of refuse hopper

Essential Improvements

Replacement of waste pipes
Repair of spalling concrete
Repair of structural cracks
Replacement of pipe sockets
Upgrading of electrical supply

- Providing the Flexibility**
 HIP helps lessees address common maintenance problems in ageing flats in a systematic and comprehensive manner. If lessees have already made certain basic improvements themselves, they have the flexibility of opting and paying only for the items they want.
- Affordable Cost**
 The Government will subsidise a major portion of the cost for 'optional improvements'. The cost-sharing ratio for citizen households has been reduced and ranges from 5 percent to 12.5 percent for lessees of 3-room to Executive flats respectively. If the full range of 'optional improvements' is selected, the subsidised cost for a 3-room and Executive flat lessee is about \$550 and \$1,375 respectively. Essential improvements such as repairs to spalling concrete will also be carried out to enhance public health and safety. Citizen households do not have to pay for these improvements which will be fully funded by the Government.
- Easy Payment**
 Lessees can pay their share of the cost in one lump sum using their CPF savings, cash, or a combination of both. They may also pay by monthly instalments over five or 10 years at the prevailing HDB concessionary interest rate.
- Polling**
 HIP will be implemented for a particular block as long as at least 75 percent of the eligible lessees in the block vote for it.
- Eligibility**
 Flats will be eligible for the HIP if they were built in 1986 or before and have not undergone MUP. In total, around 300,000 flats will be eligible for HIP, compared to around 100,000 flats previously eligible for MUP.

- **Pilot Phase**

The HIP will be piloted in Yishun and Tampines. Details of the pilot precincts will be announced over the next few months.

A BETTER NEIGHBOURHOOD

The Neighbourhood Renewal Programme (NRP) focuses on precinct- and block-level improvements.

As two or more precincts are involved in carrying out the NRP, it allows greater scope for improvement. Upgrading a bigger area allows improvements to be done more comprehensively, with better coordination and integration of facilities that are complementary across neighbouring precincts. This means that there will be less duplication of facilities to meet the different needs of residents. NRP will be fully funded by the Government.

Greater say for the residents – this will be one of the key characteristics of the NRP. It will engage the residents by involving them in the decision-making process on matters affecting their immediate neighbourhood. Residents will be invited to participate actively by giving feedback and deciding collectively on the facilities for their precinct at a public forum such as Town Hall meetings.

NRP will replace the Interim Upgrading Programme (IUP) portion of the IUP Plus, but more blocks can now benefit from the programme as the age criterion has been extended.

- **Polling**

Similar to the IUP, NRP will proceed so long as at least 75 percent of the eligible lessees in the neighbourhood indicate support for it at the consensus-gathering exercise. Residents do not have to pay for the programme.

- **Eligibility**

Flats will be eligible for the NRP if they were built in 1989 or before and have not undergone MUP, IUP or IUP Plus. In total, around 200,000 flats will be eligible for NRP, compared to around 80,000 previously eligible for the IUP Plus. The LUP will continue to be carried out to provide lift access on every floor for all eligible blocks by 2014.

- **First Batch of NRP**

HDB is currently studying the list of neighbourhoods suitable for the NRP and details will be announced in the next few months.



SCOPE OF WORKS UNDER NRP

Possible items under block and precinct improvements

Block

Letterboxes
Residents' Corners
Senior Citizens' Corners
New tables and seats

Precinct

Drop-off porch
Covered linkways
Playground
Footpaths
Fitness Corner
Jogging Track
Barbecue Pits
Skating Park
Soccer Hardcourt
Tennis Court
Block Security/Surveillance System

MORE HELP FOR FIRST-TIME HOME BUYERS

The Additional CPF Housing Grant (AHG) Scheme has been revised to provide more public housing subsidies and to help more lower-income first-timer families own their first HDB homes.

The Additional CPF Housing Grant (AHG) was introduced in March 2006 to help lower income families buy their first home. The AHG is given on top of the existing housing subsidies that these flat applicants can enjoy either for the purchase of a new or resale HDB flat.

ELIGIBILITY CONDITIONS

Applicants must be Singapore citizen families buying a subsidised HDB flat for the first time. They must also satisfy the 'workfare' condition whereby at least one of the flat buyers must have worked continuously for at least two years at the point of application to buy the flat. This condition ensures that flat buyers are able to sustain their housing payments over the years. In addition, the average monthly household income over the last two years must also not exceed \$3,000.

REVISED AHG SCHEME

To provide more public housing subsidies and to help more lower-income first-timer families to own their first homes, the revised AHG Scheme came into effect on 24 August 2007.

Under the revised AHG Scheme, the income ceiling has been raised to \$4,000 per month and the grant amount increased to \$30,000.

The grant amount you will be eligible for depends on your income.

Average Monthly Household Income for the last two years	Current Additional CPF Housing Grant Quanta	Revised Additional CPF Housing Grant Quanta
\$1,500 or less	\$20,000	\$30,000
\$1,501 - \$2,000	\$15,000	\$25,000
\$2,001 - \$2,500	\$10,000	\$20,000
\$2,501 - \$3,000	\$ 5,000	\$15,000
\$3,001 - \$3,500	–	\$10,000
\$3,501 - \$4,000	–	\$ 5,000

Similar to the prevailing Scheme, the AHG can only be used as a capital payment to buy a new or resale flat. When the flat is subsequently sold, the Grant must be returned to the recipient's CPF account according to the prevailing CPF Board's rules.

The cut-off dates for the application of the revised AHG are as follows:

Transaction Types	Cut-Off Date
Purchase of New HDB Flats	Booking of Flats on or after 24 th Aug 07
Purchase of Resale HDB Flats	Resale Application received by HDB on or after 24 th Aug 07

To find out more, just call the Sales/Resale Customer Service Line at 1800-8663066, the Branch Office Service Line at 1800-2255432, the SERS Enquiry Line at 1800-8663070, or simply visit the HDB InfoWEB at www.hdb.gov.sg.





HDB is looking into a new scheme to make it easier for eligible lower-income elderly households to derive some income from their flats.

A VALUABLE ASSET

HELP FOR THE ELDERLY

As the single most valuable asset for many Singaporeans, the HDB flat can be an important source of supplementary income for owners, especially elderly owners who may not have any other income. The extra money would be useful in helping them meet their various living expenses.

Therefore, in addition to the stable of monetization options currently available to HDB owners, HDB will be introducing one more.

The new scheme will make it easier for elderly households to unlock the value of their flats. It is for lower-income elderly lessees, staying in 2-room and 3-room HDB flats, who have enjoyed not more than one housing subsidy.

Because of the small size of their flat, downgrading or subletting their flat or a room might not be practical options for these elderly lessees. Due to the lower value, they may also find the Reverse Mortgage for a smaller flat not sufficiently attractive with a low payout.

Under the new scheme, HDB will buy back the tail end of the lease of a flat from the elderly lessee, leaving the lessee with a shorter lease of 30 years on the same flat. He can continue to stay in the same flat and enjoy the familiarity of his home and community. At the same time, he can also receive some payout which will be made in two parts – a lump sum upfront, and monthly payments so that he will have a steady stream of income from his flat.

HDB is finalising the details and more information will be announced closer to the implementation date.

Certainly, a positive move in the right direction to make living out your golden years in your HDB home a more secure and pleasant experience.



MONETISING YOUR FLAT

There are several options currently available to HDB homeowners that allow them to generate income from their flats for their retirement needs.

a) Rent Out Your HDB Flat/Room(s)

- You can rent out your entire subsidised/non-subsidised flat after living in it for at least five years and three years respectively. You need to get approval from HDB to rent out the entire flat.

Subsidised Flats	Flats bought directly from HDB or from the open market with a CPF housing grant
Non-Subsidised Flats	Flats bought from the open market without a CPF housing grant

- Alternatively, you can rent out one or more rooms without approval from HDB if you own a 3-room or bigger flat. But you must continue to stay in the flat.
- You can get a monthly rental of about \$200 to \$500 for a room, and \$450 to \$1,400 for an entire flat.
- You will pay a higher property tax (10%) if you rent out the entire flat. There will be no change to your property tax if you only rent out room(s).

b) Move To An HDB Studio Apartment

- You can sell your flat and buy a 30-year lease Studio Apartment (SA).
- If you are the main applicant for an SA, you must be a Singapore Citizen (SC) and at least 55 years old.
- You may buy the SA with other applicants. If they are related to you, i.e your spouse, parents, siblings or children, they must be SCs or Singapore Permanent Residents (SPRs) and at least 21 years old. If they are not related to you, they must be an SC and at least 35 years old.
- Applicants who are 55 years old and above, can use their CPF savings after setting aside the CPF Minimum Sum cash component to pay for the SA. After you sell your flat and buy an SA, you would expect to have some leftover money. You may consider buying a life annuity with this money so that you can receive a monthly income for life.

c) Move To A Smaller, Cheaper HDB Flat

- You can sell your flat and buy a smaller, cheaper flat from the resale market or a smaller subsidised flat from HDB e.g. a 2-room or 3-room flat. However, if you are a second-time buyer of a flat from HDB or have taken a CPF Housing Grant before, you need to pay the resale levy if you choose to buy another subsidised flat from HDB.
- You need to meet the prevailing eligibility conditions to buy a new flat from HDB or a resale flat.

d) Reverse Mortgage

- A reverse mortgage loan on your flat is a way to allow you to continue staying in your flat and receive a monthly income at the same time.
- The youngest flat owner in the household must be at least 62 years old and the owner should have little or no outstanding HDB or bank housing loans and/or upgrading costs.
- The monthly cash amount you will receive depends on the age of the youngest borrower, loan period, prevailing interest rate and the property value of your HDB flat.
- You will need to repay the loan when you sell your flat or when the loan term expires.
- NTUC Income currently offers this scheme. You should obtain information, understand how it works and consider carefully the cost and risk involved, before deciding to reverse mortgage your flat.



Interested owners can call the Resale/Sales Enquiry Line at 1800-8663066, the Branch Office Service Line at 1800-2255432 or visit the HDB InfoWEB at www.hdb.gov.sg.

For Reverse Mortgage matters, you can call the NTUC Income Hotline at 67881122 or visit their website at www.income.coop/loans.



Remaking Our Heartland

Realise • Rejuvenate • Regenerate

YOUR CHANCE TO HELP REMAKE SINGAPORE!

SHARE YOUR THOUGHTS WITH US

The 'Remaking Our Heartland' exhibition showcases rejuvenation and regeneration strategies for New, Middle-Aged and Old estates.

We'd like to invite you to be a part of this exciting plan to remake our heartland. Tell us what you think of these new housing plans and concepts. Come share with us your ideas.

And from September to October 2007, the exhibition will be making its way closer to you as it roves to six towns. Residents of Yishun and Punggol will also be able to find out more details about upcoming plans just for their towns.

So come on down, join in the excitement, and help shape the future of our heartland! Or visit www.hdb.gov.sg to give us your feedback – we can't wait to hear from you.

REMAKING OUR HEARTLAND

Realise . Regenerate . Rejuvenate

Main Exhibition

Date/Time: 1 to 8 Sep 2007
10am to 9pm

Venue: HDB Hub Mall
480 Lorong 6 Toa Payoh

Roving Exhibitions

Date

13 Sep – 17 Sep 2007

13 Sep – 17 Sep 2007

20 Sep – 24 Sep 2007

20 Sep – 24 Sep 2007

29 Sep – 3 Oct 2007

29 Sep – 3 Oct 2007

Time

10am – 9pm

10am – 9pm

10am – 9pm

10am – 9pm

10am – 9pm

10am – 9pm

Venue

Next to Punggol Plaza

Next to Tampines MRT station

VivoCity North Court, Ground Floor

Woodlands Civic Centre Open Plaza

Next to Yishun MRT station

Jurong East MRT Station Atrium