#### **EXISTING SCHEMES HELPING FAMILIES LIVE CLOSER TOGETHER**

1. Currently, HDB has various schemes and initiatives in place to encourage extended families buying flats to live with or near one another for mutual care and support. These include: a) the Married Child Priority Scheme (MCPS), b) the Multi-Generation Priority Scheme (MGPS), c) the Studio Apartment Priority Scheme (SAPS), d) Three Generation (3Gen) flats, and e) the Higher-Tier CPF Housing Grant.

### **Married Child Priority Scheme (MCPS)**

- 2. The MCPS gives priority to families buying a Build-To-Order (BTO) / Sale of Balance Flats (SBF) flat to live with or near their parents or married children. In November 2014, MND enhanced the MCPS by converting it from a chance-based scheme to a quota-based scheme. Under the enhanced MCPS, up to 30% of the flat supply for first-timer families, and up to 15% of the flat supply for second-timer families, will be set aside for those applying to live with or near their parents/married child (see Table C1).
- 3. Furthermore, first priority will be given to two groups of applicants:
  - a. Parents and married children who apply for a flat to live together under one roof; and
  - b. Parents who own a flat in a mature estate, and who apply for a new flat in a non-mature estate to move near their married child.

Table C1: Greater Assurance of Success under enhanced MCPS

Household Types	BTO Exercise				
	Non-Mature Estates*			Mature Estates (2-	Sale of Balance Flats
	2- room	3-room	4-/5-room	room and Bigger^)	Exercise^
First-Timer Families	5%	30%	30%	30%	30%
Second-Timer Families	15%	15%	10%	3%	3%

Note: \* Within the quota, first priority will be given to (a) applicants who apply for a flat to live together with parents/married children; and (b) parents who own a flat in the mature estates and apply for a flat in the non-mature estates to live near married children

4. In the November 2014 sales exercise, 1 in 3 (or 6,181) family applicants applied under the enhanced MCPS, compared to 22% previously.

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<sup>^</sup> Within the quota, first priority will be given to applicants who apply for a flat to live together with parents/married children

<sup>&</sup>lt;sup>1</sup> In same town/estate, or within 2km of each other

### **Multi-Generation Priority Scheme (MGPS)**

- 5. The MGPS gives priority allocation of two flats to parents and married children who jointly apply for the same BTO project. In September 2013, MND enhanced the scheme to allow the parents to buy 3-room flats, in addition to Studio Apartments (SAs) and 2-room flats.
- 6. Up to 15% of the SA, 2-room and 3-room flat supply in the BTO project, subject to a minimum of 20 units each, and the corresponding number of 2-room and bigger flats are set aside for MGPS applicants.
- 7. Since the September 2013 enhancement, 230 pairs of MGPS applications have been received.

# **Studio Apartment Priority Scheme (SAPS)**

- 8. The SAPS gives priority to seniors buying a SA to live near their married children or their existing home. Up to 50% of the SA supply is set aside for SAPS applicants.
- 9. Since its implementation in May 2013, about 2,800 elderly has benefitted from SAPS.

### **Three-Generation (3Gen) Flats**

- 10. In September 2013, MND introduced 3Gen flats to meet the aspirations of multi-generation families who wish to live together under one roof. The 115 sqm flats come with four bedrooms and three bathrooms (two en-suites) to provide privacy and comfort for both the parents and younger couples.
- 11. In November 2014, HDB offered 3Gen flats in a mature estate for the first time at Tampines North. 173 multi-generation families applied for the 56 3Gen flats offered.
- 12. 528 multi-generation families will move into 3Gen flats including those in Tampines which is a mature town.

# **Higher-Tier CPF Housing Grant**

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- 13. Eligible first-timer families buying a resale flat to live with or near<sup>2</sup> their parents or married children will receive the Higher-Tier CPF Housing Grant of \$40,000. This is \$10,000 more than the basic tier of \$30,000 enjoyed by other first-timer families.
- 14. Similarly, first-timer singles buying a resale flat to live with their parents will receive the Higher-Tier CPF Housing Grant for Singles of \$20,000, which is \$5,000 more than the basic tier of \$15,000 enjoyed by other first-timer singles.

<sup>&</sup>lt;sup>2</sup> In same town/estate or within 2km of the resale flat

15. In 2014, 46% (or 1,079) first-timer families bought a resale flat with the Higher-Tier CPF Housing Grant. Meanwhile, 5% (or 103) first-timer singles bought a resale flat with the Higher-Tier CPF Housing Grant for Singles.