**STANDARD QUERY TO HOUSING & DEVELOPMENT BOARD ON HDB MATRIMONIAL ASSET (HDB FLAT)**

AT -

**\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

*(state address of HDB matrimonial asset)*

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(hereinafter called "the flat")

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| **PART 1 –** **PARTICULARS OF PARTIES**(*To be completed by party making the enquiry*) |
| Name of Plaintiff |  |
| NRIC No.  |  |
|  |  |
| Name of Defendant |  |
| NRIC No.  |  |
|  |  |
| Nature of Writ | Writ for Divorce / Annulment \* |
|  |  |
| Name of Solicitor for Plaintiff/ Defendant(specify the name of the solicitor representing the party who is making the enquiry) |  |
| Solicitor’s address(if there is no solicitor, state the address of the party who is making the enquiry) |  |
| Fax No.(HDB’s replies will be sent by fax or ordinary post to this address and number.) |  |
| Contact No. |  |

\* *Delete where not applicable*

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| **PART 2 - PARTICULARS OF FLAT / HOUSEHOLD** *(To be completed by HDB)* |
| 2.1 Name of Flat Owner(s)/Occupier(s)

|  |  |  |
| --- | --- | --- |
| Role | Name  | Relationship with Flat Owner |
| Flat Owner(s) | 1.  | Self |
| 2. |  |
| 3. |  |
| 4. |  |
| Occupier(s) | 5. |  |
| 6. |  |
| 7. |  |
| 8. |  |

 |
| 2.2 Occupation Period of the FlatThe flat owners are required to meet a X minimum occupation period from ddmmccyy (Effective Date of Sale/Purchase Date), excluding any subletting and/or non-occupation period, before they are eligible to sell the flat in the open market. |
| 2.3 Information on the Flat Ownership* \*Direct Purchased Flats: Please refer to the enclosed (a) Sales Order and (b) Mortgage Loan Statement of Account
* \*Resale Flats (including those purchased with CPF Housing Grant): Please refer to the enclosed Mortgage Loan Statement of Account and the below table:

|  |  |
| --- | --- |
| Flat Type |  |
| Mode of Purchase |  |
| Manner of Holding |  |
| Date of Purchase |  |
| Purchase Price |  |
| Amount of CPF Housing Grant Obtained |  |
| Initial Capital Payment |  |
| Conveyancing/Stamp/Registration/Administrative Fees |  |
| Loan Granted |  |

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| 2.4 Information on Loan Repayment

|  |
| --- |
| [A] Payment via CPF from Flat Owner(s) |
| Name of Flat Owner(s) | Amount deducted from CPF Ordinary Account |
| 1.  | $ |
| 2. | $ |
| 3. | $ |
| 4. | $ |
| [B] Payment via Cash  | $ |
| Monthly Mortgage Loan Instalment (total)([A] + [B]) | $ |

 |
| \* *Delete where not applicable* |
| **PART 3 - ADDITIONAL INFORMATION** |
| 3.1 Retention of FlatIf any of the parties wishes to retain the ownership of the existing flat, he/she must meet the prevailing eligibility conditions to take over the ownership of the flat and has the financial means to service the monthly mortgage loan instalments. The details can be found in the HDB InfoWEB at [www.hdb.gov.sg](http://www.hdb.gov.sg) under :Eligibility to Retain Flat:* “Living in HDB Flats > Change Owners or Occupiers > Retain Flat Ownership > Divorce”

Eligibility to Obtain an HDB Loan:* “Living in HDB Flats > Change Owners or Occupiers > Transfer Flat Ownership >

Eligibility Criteria > Proposed Owners’ Eligibility to obtain an HDB loan” |
| 3.2 Sale of FlatIf none of the party is eligible to retain the ownership of the flat and that the minimum occupation period of the flat has been met, they may consider selling the flat in the open market. The details can be found in the HDB InfoWEB at [www.hdb.gov.sg](http://www.hdb.gov.sg) under “Selling your flat > Am I Eligible > Eligibility > Minimum Occupation Period”.If the existing flat is bought from the HDB or with a CPF Housing Grant, the resale levy is payable when the party buys or takes over the ownership of another subsidised flat or an Executive Condominium bought directly from the developer/within the minimum occupation period. The details can be found in the HDB InfoWEB at [www.hdb.gov.sg](http://www.hdb.gov.sg) under “Selling your flat > Am I Eligible > Considerations > Resale Levy”. |
| 3.3 Surrender of FlatThe parties may have to surrender the flat to HDB if the minimum occupation period of the flat has not been met at the point of divorce and neither party meets the eligibility conditions to retain the flat under an eligibility scheme. |
| 3.4 Creation of Trust for the ChildrenHDB may allow creation of a trust to enable private individuals to hold the flat in trust for minor children until they reach 21 years old, subject to the following conditions:* The private individual to be appointed as trustee must be a Singapore citizen or Singapore permanent resident.
* If the trustee is also the remaining co-owner who is able and willing to service the loan, HDB may consider granting a fresh loan for the flat. Otherwise, the existing mortgage loan must be fully discharged.
* The request for creation of trust will be subject to HDB’s approval.
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| 3.5 Purchase of Next Flat Directly from HDB/in the Open MarketIf any of the parties wishes to buy another flat, he/she may purchase it either directly from HDB or from the open market, subject to meeting the eligibility conditions as set out in the HDB InfoWEB at [www.hdb.gov.sg](http://www.hdb.gov.sg) under :* “Buying a flat > New Flat”
	+ “Buying a flat > Resale Flat”
 |
| 3.6 Rental of Flat Directly from HDBIf the party could not afford to buy a flat and does not have family support, he/she may apply to rent a flat directly from HDB. The details can be found in our HDB InfoWEB at [www.hdb.gov.sg](http://www.hdb.gov.sg) under “Renting a flat > Direct from HDB > Public Rental Scheme > Eligibility for renting a flat”. |

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Signature, name and designation of HDB Officer Date

Enc.