| Contact information (name / e-mail address): |                 | Aswini Raveendran / aswiniraveendranntu |                |                                   |               |              |              |           |                 |              |                           |                  |                 |   |
|--|-----------------|---|----------------|-----------------------------------|---------------|--------------|--------------|-----------|-----------------|--------------|---------------------------|------------------|-----------------|---|
| (hame / e man address).                      |                 | Tym                                     | ology of lay   | nd tanuna ar                      | ad proports   | rights in Si |              | ail.com   |                 |              |                           |                  |                 |   |
|  |                 | тур                                     | ology of fai   | nd tenure ai                      | iu property   | rights in Si | ingapore     |           |                 |              |                           |                  |                 |   |
|  | 0 percent       |   |                |                                   |               |              |              |           |                 |              |                           |                  |                 | 100 percent                             |
| High Security                                |                 |   |                |                                   |               |              |              |           |                 |              |                           |                  |                 |   |
|  |                 |   |                |                                   |               |              |              |           |                 |              |                           |                  |                 |   |
|  |                 |   |                |                                   |               |              |              |           |                 |              |                           |                  |                 |   |
|  |                 |   |                |                                   |               |              |              |           |                 |              |                           |                  |                 |   |
| Degree of security in practice               |                 |   |                |                                   |               |              |              |           |                 |              |                           |                  |                 |   |
| , r  |                 |   |                |                                   |               |              |              |           |                 |              |                           |                  |                 |   |
|  |                 |   |                |                                   |               |              |              |           |                 |              |                           |                  |                 |   |
|  |                 |   |                |                                   |               |              |              |           |                 |              |                           |                  |                 |   |
| Low security                                 |                 |   |                |                                   |               |              |              |           |                 |              |                           |                  |                 |   |
| Low security                                 |                 |   | Tonu           | re category (]                    | Dlagga indige | to)          |              |           |                 |              |                           |                  |                 |   |
|  | Build-To-       | Build-To-                               | Resale         | Resale                            | Student       | Eldercare    | Commu        | Foreign   | Public-         | Public-      | Private flat,             | Private flat,    | Landed          | Freehold                                |
|  | Order           | Order                                   | Flats          | Flats                             | Housing       | homes        | nity         | worker    | Private         | Private      | owner                     | tenant           | property        | Precholu                                |
|  | (BTO)           | (BTO) new                               | (HDB –         | (HDB –                            |               |              | homes        | dorms     | Hybrid          | Hybrid       |                           |                  | with            |   |
|  | new flats       | flats (HDB                              | Public         | Public                            |               |              |              |           | Housing         | Housing      |                           |                  | House,          |   |
| Property rights                              | (HDB –          | - Public                                | Housing)       | _                                 |               |              |              |           | flat, owner     | flat, tenant |                           |                  | Private         |   |
| Troperty rights                              | Public Housing) | Housing)<br>tenant                      | owner          | tenant                            |               |              |              |           |                 |              |                           |                  | (Eg.<br>Bungalo |   |
|  | owner           | tenant                                  |                |                                   |               |              |              |           |                 |              |                           |                  | w)              |   |
|  |                 |   |                |                                   |               |              |              |           |                 |              |                           |                  |                 |   |
| Occupy / use                                 | X               | <i>X</i> , f                            | X              | <i>X</i> , f                      | <i>X</i> , f  | X            | X            | f         | <i>X</i> , f    | <i>X</i> , f | <i>X</i> , f              | <i>X</i> , f     | x               | x                                       |
| Enjoy  | X               | <i>X</i> , f                            | X              | <i>X</i> , f                      | <i>X</i> , f  | X            | X            | f         | <i>X</i> , f    | <i>X</i> , f | <b>X</b> , f              | <i>X</i> , f     | x               | x                                       |
| Dispose                                      | <b>X</b> 5+EIP  |   | <b>X</b> 5+EIP |                                   |               |              |              |           | <i>X</i> , f    |              | <i>X</i> , f              |                  | x               | x                                       |
| Restrict                                     | X               | <i>X</i> , f                            | X              | <i>X</i> , f                      | <i>X</i> , f  | X            | X            |           | <i>X</i> , f    | <i>X</i> , f | <i>X</i> , f <i>X</i> , f | <i>X</i> , f     | x               | $\begin{array}{c c} x \\ x \end{array}$ |
| Buy  | <b>X</b> *      |   | <i>X</i> *     |                                   |               |              |              |           | <b>X</b> ,f(10) |              | Λ, 1                      |                  | x               | x                                       |
| Inherit                                      | X               |   | X              |                                   |               |              |              |           | <i>X</i> , f    |              | <i>X</i> , f              |                  | x               | x                                       |
| Develop/ improve                             | Χ^              |   | <i>X</i> ^     |                                   |               |              |              |           | <i>X</i> , f ^  |              | <i>X</i> , f ^            |                  | <i>x</i> ^      | <i>x</i> ^                              |
| Cultivate/produce                            |                 |   |                |                                   |               |              |              |           |                 |              |                           |                  | <i>x</i> ^      | <i>x</i> ^                              |
| Sublet                                       | <b>X</b> 5      |   | <b>X</b> 5     |                                   |               |              |              |           | <i>X</i> , f    |              | <i>X</i> , f              |                  | x               | x                                       |
| Sublet and fix rent                          | <b>X</b> 5      |   | <b>X</b> 5     |                                   |               |              |              |           | <i>X</i> , f    |              | <i>X</i> , f              |                  | x               | x                                       |
| To access services                           | X               | <i>X</i> , f                            | X              | <i>X</i> , f                      |               |              |              |           | <i>X</i> , f    | <i>X</i> , f | <i>X</i> , f              | <i>X</i> , f     | x               | x                                       |
| To access formal credit                      | X               |   | X              |                                   |               |              |              |           | <i>X</i> , f    |              | <b>X</b> , f              |                  | x               | x                                       |
| To transfer ownership                        | <b>X</b> 5      |   | <b>X</b> 5     |                                   |               |              |              |           | <i>X</i> , f    |              | <i>X</i> , f              |                  | x               | x                                       |
| Key:   | X – tempora     | ary right, x –                          | permanent      | right, $\mathbf{X} - \mathbf{Si}$ | ngapore citi  | zen family's | right, $X-X$ | Singapore | permanent r     | esident (PR) | family's rig              | ht, X - Tempo    | rary, eligib    | le for citize                           |
|  |                 |   | nt, * - owni   | ng of proper                      |               |              |              |           |                 |              |                           | – Must fulfill 1 |                 |   |

Notes (If you would like to add/explain anything):

Except the category of 'Freehold', all other categories are leasehold, awarded for 99 (most common) or 999 (in very few developments) years.
Build to order (BTO) flats are newly constructed apartments by the Singapore housing Authority, Housing Development Board (HDB). The income ceiling is 7000 (singles) and 14000 (family) SGD per month for eligibility to buy BTO and request government subsidy.
Resale Flats are constructed apartments by the Singapore housing Authority, Housing Development Board (HDB). But, these are not brand new. The income ceiling is 7000 (singles) and 14000 (family) SGD per month for eligibility to buy BTO and request government subsidy.
Ethnic Integration Policy ensures a balanced ethnic mix in HDB estates, thereby helping to promote ethnic integration and harmony. If you are selling your flat to a person who is neither a Singapore Citizen nor a Malaysian, you need to check that your buyer fulfills the criteria put forth in the EIP. The Quota for this category is 5% at Neighbourhoods and 8% at each apartment building.