

16 Jul 2021

Dear Residents,

SURVEY ON HOME IMPROVEMENT PROGRAMME – BLKS 1-19 TOH YI DRIVE

1 I have previously written to you on 25 March 2021 on the formation of the Home Improvement Programme (HIP) Working Committee for Toh Yi estate (Blocks 1-19). This committee comprises grassroots leaders from Toh Yi Residents' Network, and representatives from HDB, Holland-Bukit Panjang Town Council and the contractor/ design consultants. Its role is to help our residents by seeing through the implementation of HIP for our estate.

PRELIMINARY SURVEY

2 HDB, together with the support of the Working Committee, would like to conduct a preliminary survey to find out whether you support HIP for your block. *This is not the formal HIP poll, which will be held at a later date.*

YOUR VOTE MATTERS

3 **The HIP can proceed only if at least 75% of the eligible households in each of your block vote 'Yes' for it.** With at least 75% 'Yes' votes obtained for the block, all the residents of the block will be able to enjoy the essential, optional and EASE improvement items. Households may still opt out of the optional and EASE improvement items if they do not need them. A block that does not reach the 75% threshold of "Yes" votes will not be able to obtain HIP, including essential improvements.

HIP SCOPE OF WORKS

4 The HIP consists of three components: Essential, Optional and Enhancement for Active Seniors (EASE) Improvement items.

<p>a) <u>Essential Improvement Items:</u></p> <p>i) Repair of spalling concrete within flats ii) Repair of structural cracks within flats iii) Replacement of cast iron waste pipes*</p> <p>iv) Replacement of existing pipe sockets (to hold laundry pole) with new clothes drying rack**</p> <p>*If your flat’s waste/soil pipes are UPVC, inspection will be carried out and the pipes will be replaced only if there are leaks or cracks. **For units where there are no pipe sockets to replace (i.e. Executive Maisonette units), the new rack will <u>not</u> be installed.</p> <p>The Government will fully fund the cost of Essential Improvements for citizen households.</p>	<p>b) <u>Optional Improvement Items:</u></p> <p>i) Upgrading of toilets ii) Replacement of grille gate iii) Replacement of entrance door# iv) Replacement of refuse chute hopper</p> <p>For the Optional Improvements, you may opt out of the items with a corresponding reduction in co-payment.</p> <p>#Units with Fire-Rated Entrance Door need not opt for the Replacement of Main Door. The amount payable by owners will be reduced accordingly.</p>	<p>c) <u>EASE Improvement Items:</u></p> <p>i) Slip-resistant treatment to the floor tiles of up to two toilet/bathrooms ii) Installation of grab bars iii) Installation of ramps^</p> <p>^ Ramps (single-step) are recommended for wheelchair users and the actual number offered will be determined based on technical feasibility/site conditions.</p> <p>If you have already installed grab bars/slip-resistant treatment to one toilet/ bathroom under <u>EASE (Direct Application)</u>, you may opt for these items to be installed in a second toilet/ bathroom. However, if you have already installed these said items to two toilets/ bathrooms and ramps under <u>EASE (Direct Application)</u>, these items will not be offered to you under the HIP.</p> <p>For the EASE Improvements, you may choose the items based on your need and co-pay for these items.</p>
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ESTIMATED COST AND PAYMENT

5 HIP works are subsidised by the Government. Singapore Citizen households only need to pay a fraction of the total cost. Please see [Annex 1](#).

6 HDB also provides financial assistance schemes to help eligible flat owners with payment of the upgrading cost. Please refer to [Annex 2](#) for information on the financial assistance schemes.

7 The implementation timeline for our HIP is likely to be affected by industry-wide impact created by the Covid-19 pandemic on the construction sector, even as we press on with the preliminary survey and other preparations. We seek your kind understanding if implementation is eventually delayed.

HOW TO PARTICIPE IN THE PRELIMINARY SURVEY

8 HIP has been much-anticipated by Toh Yi residents, and we hope the eventual formal poll¹ will reflect our residents' preferences accurately. Hence, we encourage all households to participate in the preliminary survey.

9 If you are in favour of the HIP, please indicate 'Yes' on the survey form. Only with at least 75% of 'Yes' votes obtained for the whole block during the formal poll will all the residents of the block be able to enjoy the essential, optional and EASE improvement items.

10 If you are not in favour of the HIP, please indicate 'No' on the survey form. This means that your household is not in favour of the HIP altogether. If your block obtains less than 75% of 'Yes' votes during the formal poll, the whole block will not be able to enjoy any HIP improvement items.

11 Please indicate your preference on the attached survey form and send it to the following address by **16 Aug 2021**:

HDB Clementi Branch
Blk 453 Clementi Ave 3 #02-01
Singapore 120453

12 Alternatively, you may also **email** the completed form via our website at www.hdb.gov.sg/efeedback or **scan the QR code** on the attached survey form to complete the survey online.

13 I look forward to your participation. Let us work together to make our estate a better home for you and your family.

Yours sincerely



Ms Sim Ann
Adviser to Bukit Timah Grassroots Organisations

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¹ Only Singapore Citizens households will be eligible to vote in the formal poll

**HOME IMPROVEMENT PROGRAMME
COST AND PAYMENT
APT BLKS 1 TO 19 TOH YI DRIVE**

Your Share of the Upgrading Cost

Your share of the upgrading cost and the repayment scheme depends on whether your family is a:

- 1 Singapore Citizen household; or
- 2 Singapore Permanent Resident household.

1 Singapore Citizen Households

As the Government will subsidise a substantial part of the cost for HIP, Singapore Citizen flat owners will pay only a small fraction of the cost. In addition, there is an easy repayment scheme to make upgrading affordable.

a) Estimated Cost payable by Singapore Citizen Households

Flat Type	3-Room	4-Room	5-Room	Exec Apt	Exec Maisonette
Optional Improvements					
(Overall Cost: \$11,000)					(Overall Cost: \$15,550)
Owner's Share	5% (\$550)	7.5% (\$825)	10% (\$1,100)	12.5% (\$1,375)	12.5% (\$1,943.75)
Government's Share	95% (\$10,450)	92.5% (\$10,175)	90% (\$9,900)	87.5% (\$9,625)	87.5% (\$13,606.25)

Flat Type	3-Room	4-Room	5-Room	Exec Apt	Exec Maisonette
EASE Improvements (Overall Cost: \$2,500)					
Owner's Share	5% (\$125)	7.5% (\$187.50)	10% (\$250)	12.5% (\$312.50)	12.5% (\$312.50)
Government's Share	95% (\$2,375)	92.5% (\$2,312.50)	90% (\$2,250)	87.5% (\$2,187.50)	87.5% (\$2,187.50)
Essential Improvements (Overall Cost: \$2,900)					
Owner's Share	0% (\$0)				
Government's Share	100% (\$2,900)				

The amount payable by the flat owner is subject to the prevailing Goods and Services Tax (GST). All amounts stated are estimates only. Final amounts will be determined only upon completion of the upgrading works.

b) Estimated Monthly Repayment by Singapore Citizen Households

Owner's Payment on Optional Improvement	3-Room	4-Room	5-Room	Exec Apt	Exec Maisonette
One-time payment	\$550	\$825	\$1,100	\$1,375	\$1,943.75
5-Year Repayment (monthly)*	\$11	\$16	\$21	\$27	\$37
10-Year Repayment (monthly)*	\$6	\$9	\$12	\$14	\$20

Owner's Payment on EASE Improvement	3-Room	4-Room	5-Room	Executive
One-time payment	\$125	\$187.50	\$250	\$312.50
5-Year Repayment (monthly)*	\$2.40	\$3.60	\$4.80	\$6.00
10-Year Repayment (monthly)*	\$1.30	\$1.90	\$2.60	\$3.20

*Indicative based on current HDB concessionary interest rate of 2.60% p.a., on monthly rest (i.e. interest is imposed monthly based on the outstanding loan balance at the beginning of the month), and inclusive of the current 7% GST. Actual billing will be based on the prevailing HDB concessionary interest rate and GST.

2 Singapore Permanent Resident Households

Singapore Permanent Resident flat owners are not eligible to vote. You will have to pay the full cost for Home Improvement Programme if your blocks are successfully polled for the programme.

Reimbursement of the Upgrading Subsidy

HDB will reimburse you the upgrading subsidy if you or any of your co-owners become Singapore Citizen(s) within one year from the date of billing, provided you are still the flat owner. If you are paying the upgrading cost by monthly instalments, the interest rate will also be converted from the HDB market interest rate to concessionary interest rate in the month following the date you become a Singapore Citizen.

Information provided by HDB

Paying for Your Share of the Upgrading Cost

You will only start paying for the upgrading after all the upgrading works are completed. The payment can either be in one lump sum or through monthly instalments over one to ten years. Interest will be charged for payment by instalments. For Singapore Citizen households, interest will be charged at HDB concessionary interest rate. For Singapore Permanent Resident households, interest will be charged at HDB market interest rate.

You may use cash or your CPF savings (for flat owners only) to pay for your share of the upgrading cost. For your convenience, you are encouraged to pay by GIRO if you are not paying your monthly instalments by CPF. If your children are not co-owners of the flat, your children may top up your Retirement Account if you and your children qualify under the existing 'CPF Topping-up the Minimum Sum Scheme'. You may then use part or all of the monthly income withdrawn from the Minimum Sum Scheme to pay for the monthly instalments of the upgrading cost.

Financial Assistance Schemes

Financial assistance will be given to:

- Flat owners whose gross monthly household income does not exceed \$2,000

You can extend the repayment period up to a maximum of 25 years.

- Flat owners aged 55 years old and above

Your upgrading cost repayment can be deferred with interest until your flat is sold or transferred to another owner. But you must first use your CPF savings (if any) above the CPF minimum sum to pay the upgrading cost before the remaining amount can be deferred with interest.

- For flat owners who are in financial hardship

Based on merits of each case, HDB may consider deferring payment with interest for a year (subject to yearly review), or till the flat is sold or transferred to another owner.

Information provided by HDB

如您需要华文版的信件及民意调查内容，
请前往道义通道大牌 4 号居民联系网中心
(RC)索取。

**Sila ke Pusat Rangkaian Penduduk di Blok 4
Toh Yi Drive jika anda memerlukan surat dan
borang tinjauan ini dalam Bahasa Melayu.**

இந்த கடிதம் மற்றும் கணக்கெடுப்பின்
பதிப்பு தமிழ் மொழியில்
பெற்றுக்கொள்ள, புளோக் 4, தோ யி
டிரைவ் அங்கு அமைந்திருக்கும்
குடியிருப்பாளர்களின் கட்டமைப்பு
நிலையத்தை நாடுங்கள்.

Please complete the form and return to HDB Clementi Branch by **16 Aug 2021**

If you have any enquires, you may contact us on Tel No. 6395 5587 or 6395 5807 or submit your feedback via our website at www.hdb.gov.sg/efeedback.

**HOME IMPROVEMENT PROGRAMME
SURVEY FORM**

To: HDB Clementi Branch
Blk 453 Clementi Ave 3 #02-01
Singapore 120453

Home Improvement Programme for Blocks 1 to 19 Toh Yi Drive

Name of Owner : _____

Address : Blk _____ Toh Yi Drive

Unit : # _____ - _____

Handphone No : _____ Email: _____

Residential Phone No : _____ Office Phone No : _____

My preference is [Please tick (✓)]:

Yes, I am in favour of the Home Improvement Programme (HIP)

No, I am not in favour of the Home Improvement Programme (HIP) altogether

Comments (if any)

Signature: _____

Note: You may also submit your survey response online via the QR code or website below. Please only submit 1 survey response per household.



<https://go.gov.sg/tohyihipsurvey>