**Rationale for Jack**

His main focus was to get a house near his parents, pointing to the Proximity Housing Grant (PHG). His wife is also a Singaporean, which makes their family eligible for the PHG.

**Rationale for Sofia**

Since she wants to live with her parents, the best option is the Proximity Housing Grant (PHG). She is also unable to qualify for the other grants as she does not married, which denies her the Enhanced CPF Housing Grant, and her monthly income is over $4k, which cuts her from the Single Singapore Citizen Scheme.