

# A Guide to HDB Housing Grants for First-Time Homeowners

Here's all you need to know about each grant, and how to qualify for them



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Houzz Singapore Contributor A pen (or laptop) for hire, Amanda's usually out and a... [More](#)

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If you've read our previous article about buying a BTO flat, you know that one of the many benefits of government housing are CPF grants. There are a few prerequisites before you can qualify for them, but in general, most potential homeowners can get a little financial help when purchasing a home. In fact, you can get up to \$90,000 in grant money!



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## Two key grants for purchase of a BTO flat

The most common grants available to potential homeowners are the Additional CPF Housing Grant (AHG) and the Special CPF Housing Grant (SHG). Most folks are eligible for the AHG as it can be used for the purchase of both new and resale flats all over Singapore. The SHG is given on top of the AHG, but is only given for the purchase of four-room flats and smaller in non-mature estates. Most households in areas such as Punggol and Sengkang are assisted by both the AHG and SHG. With both, you can get up to \$80,000 in grant money.

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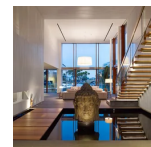
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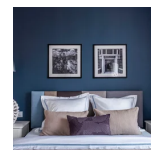
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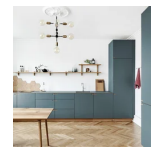
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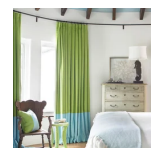
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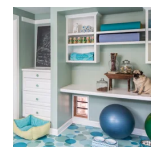
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**Additional CPF Housing Grant (AHG)**

The most basic of grants, the AHG was designed to assist lower and middle-income families in the purchase of a BTO or resale flat.

- This grant gives up to \$40,000 in grant money.
- The grant can be used for two-room or larger flats in both mature and non-mature estates.
- The household's income ceiling is capped at \$5,000 a month.
- At least one applicant (assuming you are applying as a couple) has to have been employed for at least a year before application.

**Special CPF Housing Grant (SHG)**

The SHG is given in addition to the AHG only for purchase of a BTO flat.

- This allows you to qualify for up to \$40,000 in grant money.
- The grant can be used only for four-room or smaller flats in non-mature estates.
- The household's income ceiling is capped at \$8,500 a month.
- At least one applicant (assuming you are applying as a couple) has to have been employed for at least a year before application.

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**Three key grants for purchase of a resale flat**

Purchase of a resale flat comes with the chance to apply for the [Family Grant](#). In addition to that, you can also apply for the AHG and the Proximity Housing Grant. Surprisingly enough, this actually means you could qualify for up to \$90,000 in grants, \$10,000 more than what you get for a BTO flat!

**Family Grant**

Available for both resale flats and Executive Condominiums, the Family Grant is a lot more flexible in terms of income ceiling compared to the AHG.

- This allows you to qualify for up to \$50,000 in grant money for two-room to four-room flats and up to \$40,000 for 5-room or bigger resale flats.
- It can be used for resale flats in both mature and non-mature estates.
- The household's income ceiling is capped at \$12,000 a month.
- If you apply together with your extended family, the income ceiling can go up to \$18,000.
- At least one applicant (assuming you are applying as a couple) has to have been employed for at least a year before application.

- The flat you apply for has to have a remaining lease of at least 30 years.

### Proximity Housing Grant (PHG)

Introduced to help families bond, the Proximity Housing Grant is available to both families and singles looking to purchase a resale flat.

- This allows you to qualify for up to \$20,000 in grant money.
- The grant can be used for resale flats in both mature and non-mature estates.
- If you're applying as a couple or as a family, your parents or married child has to either live with you or live within 2 kilometres of your potential home.
- If you're single, your parents have to live with you in the new flat.
- The grant is available for two-room or bigger resale flats
- The flat you apply for has to have a remaining lease of at least 30 years.

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### One grant for purchase of an Executive Condominium (EC)

Executive Condominiums enjoy the special position of toeing the line between private and public housing, which means applicants are privy to grants too. Just one though, the Family Grant:

- This allows you to qualify for up to \$30,000 in grant money.
- The household's income ceiling is capped at \$12,000 a month.
- At least one applicant (assuming you are applying as a couple) has to have been employed for at least a year before application.

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### How are grants distributed?

Grants are split between a maximum of two applicants. For example, if you and your fiancé apply for a grant, half of the full grant would be deposited into each of your accounts. The grants can be used to offset the purchase price of your flat but cannot be used for the cash downpayment and monthly mortgage instalments.

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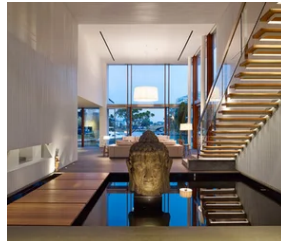
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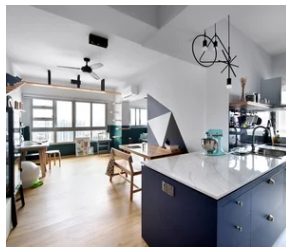
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