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Seniors

Understand the eligibility conditions to purchase flats designed to meet the housing needs of seniors and the CPF housing grants you may apply for, if you are a Singapore citizen aged 55 and above.

Apply for an [HDB Flat Eligibility \(HFE\) letter](#) via the [HDB Flat Portal](#) for a holistic understanding of your housing and financing options before you embark on your home buying journey. It will inform you upfront of your eligibility to buy a new or resale flat, as well as the amount of CPF housing grants and HDB housing loan you are eligible for.

If the information below does not apply to you, please [write to us](#). We will assess your request holistically.

Short-lease 2-room Flexi flat and Community Care Apartment

You may buy a short-lease 2-room Flexi flat or Community Care Apartment from HDB.



Core family nucleus

A household's eligibility for [housing subsidies](#) is assessed based on the core family nucleus, which is formed by the core member(s). Core members refer to the applicant(s) and occupier(s) in an HFE letter application who enable the household to qualify for a flat purchase under an eligibility scheme. All core members must remain in the flat application, and physically occupy the flat during the [minimum occupation period \(MOP\)](#) after the flat purchase. Their names cannot be removed.

You may buy a short-lease 2-room Flexi flat or Community Care Apartment from HDB on your own as a core applicant. If you are including 1 of the following groups, they will be considered as part of the core family nucleus:

- With your fiancé/ fiancée or spouse
- With your parent(s) or child(ren)
- With your siblings who are orphans and single, i.e. unmarried/ widowed/ divorced persons[@]
- With your non-resident spouse
- With other unrelated single citizens

[@] Divorced or widowed persons who have child(ren) and can form a family unit will not qualify to buy a flat as orphaned siblings.

Eligibility conditions

Criteria	Short-lease 2-room Flexi Flats	Community Care Apartments												
Flat type	<p>2-room Flexi flat (lease from 15 to 45 years in 5-year increments)</p> <p>Read more about short-lease 2-room Flexi flat and view the show flats of different interior designs:</p> <ul style="list-style-type: none">• Type 1• Type 2	<p>Community Care Apartment (lease from 15 to 35 years in 5-year increments)</p> <p>Read more about the features of Community Care Apartments.</p>												
Citizenship	<p>You must be a Singapore Citizen (SC). Additionally, if you are applying with:</p> <table><tr><th>Other applicants and occupiers</th><th>Citizenship</th></tr><tr><td>Your fiancé/ fiancée or spouse</td><td>He/ she must be an SC or Singapore Permanent Resident (SPR) and included as a core member</td></tr><tr><td>Your parent(s) or child(ren)</td><td>At least 1 of them must be an SC or SPR</td></tr><tr><td>Your siblings who are orphans and unmarried/ widowed/ divorced</td><td>At least 1 of them must be an SC or SPR</td></tr><tr><td>Your non-resident spouse</td><td>As your spouse is not an SC and not an SPR, he/ she must be included as a core occupier</td></tr><tr><td>An unrelated single who is unmarried/ widowed/ divorced (up to 4 co-applicants are allowed)</td><td>He/ she must be an SC and included as a core applicant</td></tr></table>	Other applicants and occupiers	Citizenship	Your fiancé/ fiancée or spouse	He/ she must be an SC or Singapore Permanent Resident (SPR) and included as a core member	Your parent(s) or child(ren)	At least 1 of them must be an SC or SPR	Your siblings who are orphans and unmarried/ widowed/ divorced	At least 1 of them must be an SC or SPR	Your non-resident spouse	As your spouse is not an SC and not an SPR, he/ she must be included as a core occupier	An unrelated single who is unmarried/ widowed/ divorced (up to 4 co-applicants are allowed)	He/ she must be an SC and included as a core applicant	
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An unrelated single who is unmarried/ widowed/ divorced (up to 4 co-applicants are allowed)	He/ she must be an SC and included as a core applicant													
Age	All buyers and their spouses must be at least 55 years old at the time of HFE letter application.	All buyers and their spouses must be at least 65 years old at the time of HFE letter application.												
Remaining lease of flat	The chosen lease must be able to last all buyers and their spouses until at least age 95, computed at the time of HFE letter application.													
Monthly household income ceiling	\$14,000													

Criteria	Short-lease 2-room Flexi Flats	Community Care Apartments
Property ownership	<p>If you or any person listed in the HFE letter application owns or has an interest in any local or overseas private residential property, you must dispose of your interest in the private residential property, based on the legal completion of the disposal^[1], within 6 months of the completion of the flat purchase.</p> <p>If you or any person listed in the HFE letter application owns or has an interest in more than 1 non-residential property, you must dispose of the other non-residential properties, based on the legal completion of the disposal^[1], within 6 months of the completion of the flat purchase.</p> <p>[1] For example, if the flat purchase was completed on 1 July 2024, the legal completion of the private residential property or non-residential property sale must be on or before 31 December 2024.</p>	
Previous housing subsidies	You are not eligible to buy a short lease 2-room Flexi Flat or Community Care Apartment if you or any listed <u>core member(s)</u> had previously enjoyed 2 or more subsidised housing and one of them was a Studio Apartment or a short lease 2-room Flexi flat or Community Care Apartment.	
Ownership/ interest in HDB flat	If you or any person listed in the application owns or has an interest in any HDB flat, you must dispose of the interest in the flat, within 6 months of completing your flat purchase. This shall be based on the legal completion date of the disposal.	
CPF housing grants	Eligible first-timers may apply for the Enhanced CPF Housing Grant (<u>Families</u> or <u>Singles</u>) for the flat purchase.	
Right-sizing your flat	If you are selling your current flat or private housing with an Annual Value not exceeding \$21,000 and buying a 3-room or smaller flat, you may apply for the <u>Silver Housing Bonus</u> .	

Additional amount payable for some applicants

Find out if you need to make an additional payment on top of the flat price.

Household Status	Condition
First-timer	You have not taken any housing subsidies
Second-timer and others	You have taken at least 1 housing subsidy

A subsidised housing unit refers to:

- A flat bought from HDB
- A resale flat bought on the open market with CPF housing grant

- A Design Build and Sell Scheme (DBSS) flat bought from a property developer
- An Executive Condominium (EC) unit bought from a property developer
- Other forms of housing subsidy, e.g. enjoyed benefits under the Selective En bloc Redevelopment Scheme (SERS), privatisation of HUDC estate, etc.

Household Groups [^]	Additional Amount Payable
First-timer families with at least 2 SCs	Not applicable
First-timer families with 1 SC and 1 SPR	\$10,000, to be pro-rated according to the lease chosen
First-timer singles and applicants with non-resident spouse, with average gross monthly household income up to \$7,000.	\$15,000, to be pro-rated according to the lease chosen
Second-timer families	Lower of resale levy payable or \$30,000, to be pro-rated according to the lease chosen.
First-timer singles and applicants with non-resident spouse, with average gross monthly household income more than \$7,000 and up to \$14,000.	\$30,000, to be pro-rated according to the lease chosen
Second-timer singles and applicants with non-citizen spouse	
Families or singles who own or have disposed of a private property within 30 months from flat application date	
Families or singles who have taken 2 or more housing subsidies	

[^] Applications which fall under more than 1 household group category will be advised of the additional amount payable during the flat booking appointment.

For first-timer families and singles, the additional amount payable will be incorporated into the price of the booked flat. For families or singles who have taken at least 1 housing subsidy, the additional amount is to be paid in cash.

All other flat types



Core family nucleus

A household's eligibility for housing subsidies and HDB housing loan will be assessed based on the core family nucleus, which is formed by the core member(s). Core members refer to the applicant(s) and occupier(s) in an HFE letter application who enable the household to qualify for a flat purchase under an eligibility scheme. All core members must remain in the flat application, and physically occupy the flat during the [minimum occupation period \(MOP\)](#) after the flat purchase. Their names cannot be removed.

If you wish to buy a 2-room Flexi flat on 99-year lease or a 3-room or bigger flat, you will need to meet the eligibility conditions for one of the following:

- [Couples and Families](#)
- [Singles](#)

NEXT STEPS

Working Out Your Flat Budget

[Plan your finances and budget for a flat purchase with our ABCs of financial planning and financial tools.](#)

Application for an HDB Flat Eligibility (HFE) Letter

[Find out more about the HFE letter and how to apply for one to confirm your eligibility. You may also concurrently apply for an In-Principle Approval from the financial institutions for a housing loan.](#)

Finding a Flat

[Find out more about the types of HDB flats available for sale and design features of new flats.](#)

Buying Procedure for New Flats

[Get started with your flat purchase by finding out about the buying process of a flat from HDB.](#)

Buying Procedure for Resale Flats

[Understand and follow the resale procedures to ensure a smooth flat buying journey. Find out more about the process before committing to a flat purchase.](#)

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