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Singles

Understand the eligibility conditions, the types of flats, CPF housing grants and HDB housing loan that you may apply for if you are a Singapore citizen who is unmarried, widowed or divorced, aged 35 and above, and are buying a flat on your own.

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 you are aged 55 and above and looking to buy a short-lease 2-room Flexi flat, or aged 65 and above and looking to buy a Community Care Apartment (CCA), please refer to the section on [seniors](#).

If you intend to buy a new flat (3-room or bigger) or a resale flat with CPF Housing Grant (Families) with your parents, please refer to [married couples and/ or parent\(s\) with child\(ren\)](#).

If the information below does not apply to you [e.g. you are an unwed parent and would like to buy a flat with your child(ren)], please [write to us](#) to share your situation. We will assess and advise you on your request.

Singles

You are buying an HDB flat on your own.



Core nucleus

A household's eligibility for [housing subsidies](#) and HDB housing loan is assessed based on the core 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 apply for a 2-room Flexi flat from HDB or buy a resale flat on the open market as a core applicant.

Eligibility conditions

Criteria	New Flats Resale Prime ^[1] Flats	Resale Unclassified ^[2] , Standard and Plus Flats
<p>[1] Prime flats include Prime Location Public Housing (PLH) flats sold before October 2024 sales exercise. The eligibility criteria for resale Prime flats follow the prevailing BTO eligibility criteria.</p> <p>[2] Unclassified resale flats refer to flats sold before October 2024 sales exercise and not classified as Standard, Plus or Prime.</p>		
Flat type	2-room Flexi flat	All flat types (excluding 3Gen flats) in any location
		Note: Up to 5-room if applying for CPF housing grants
Citizenship	You must be a Singapore Citizen (SC)	
Age	New flat: At least 35 years old Resale flat: <ul style="list-style-type: none">At least 35 years old (unmarried or divorced)At least 21 years old (widowed or an orphan^[3])	<ul style="list-style-type: none">At least 35 years old (unmarried or divorced)At least 21 years old (widowed or an orphan^[3]) [3] At least 1 of your deceased parents was an SC or Singapore Permanent Resident (SPR)
Monthly household income ceiling	Total income of all persons listed in the HFE letter application. 2-room Flexi flat (99-year lease) and 2-room resale Prime flats: \$7,000 For short-lease 2-room Flexi flat, please refer to <u>seniors</u> .	Unclassified/ Standard flat: No income ceiling Plus flat: \$14,000 Note: Income ceiling applies to qualify for CPF housing grants (excluding Proximity Housing Grant) and <u>HDB housing loan</u> .

Ownership/
interest in
property in
Singapore or
overseas
other than
HDB flat

Interest or ownership in a property

You are considered to own or have an interest in a property if you have acquired a property through purchase or when it is:

- Acquired by gift;
- Inherited as a beneficiary under a will or from the Intestate Succession Act;
- Owned, acquired, or disposed of through nominees; or
- Acquired by holding on trust for another person/ entity.

The conditions on ownership/ interest in private residential and non-residential property apply to **all local and overseas properties that are completed or uncompleted**, and include but are not limited to the following:

Private residential property

A house, building, land that is under a residential land zoning (including land with multiple land zoning^[4]), Executive Condominium (EC) unit, privatised HUDC flat and mixed use development^[5].

[4] E.g. residential with commercial at 1st storey or commercial and residential zoning.

[5] E.g. properties with a residential component, such as HDB shop with living quarters or shophouse.

Non-residential property

A property under a non-residential land zoning and/ or the permitted use does not include housing.

This may include commercial properties (e.g. shops or offices), industrial properties, market/ hawker stalls, or vacant/ plantation/ agricultural land.

Private residential property

All applicants and occupiers listed in the HFE letter application:

- Must not own or have an interest in any local or overseas private residential property; and
- Must not have disposed of any private residential property in the following time period:

Criteria	New Flats Resale Prime ^[1] Flats	Resale Unclassified ^[2] , Standard and Plus Flats
	Application	Disposal of private residential property
	<ul style="list-style-type: none"> Buying a flat from HDB Buying a resale Plus or Prime flat Buying a resale unclassified/ Standard flat with CPF housing grant(s) Applying for a housing loan from HDB 	At least 30 months before HFE letter application, from the legal completion date ^[6]
	Buying a non-subsidised resale unclassified/ Standard flat with or without Proximity Housing Grant	At least 15 months before HFE letter application, from the legal completion date ^[6]

[6] For example, if the private residential property was disposed on 1 July 2024, based on the legal completion date of disposal, you may apply for an HFE letter to buy a resale unclassified/ Standard flat without CPF housing grant(s) and an HDB housing loan on or after 1 October 2025. To apply for an HFE letter to buy a flat from HDB, or a resale Plus or Prime flat, or take an HDB housing loan, please do so on or after 1 January 2027.

The time period requirement in the above table does not apply to Singapore citizens (and their spouses) aged 55 and above if they intend to buy:

- Short-lease 2-room Flexi flat (for those aged 55 and above) or Community Care Apartment from HDB (for those aged 65 and above); or
- 4-room or smaller non-subsidised resale unclassified/ Standard flat without an HDB housing loan. They may apply for the Proximity Housing Grant, if eligible.

These seniors must dispose of their interest in the private residential property, based on the legal completion of the disposal, within 6 months of the completion of the flat purchase. For example, if the flat purchase was completed on 1 July 2024, the legal completion of the private residential property sale must be on or before 31 December 2024.

Non-residential property

All applicants and occupiers listed in the HFE letter application can, as a household:

Criteria	New Flats Resale Prime ^[1] Flats	Resale Unclassified ^[2] , Standard and Plus Flats
	Application	Retention and disposal of non-residential private property
	<ul style="list-style-type: none"> • Buying a flat from HDB • Buying a resale Plus or Prime flat • Buying a resale unclassified/ Standard flat with CPF housing grant(s) • Applying for a housing loan from HDB 	<p>Own or have an interest in up to 1 non-residential property^[7] at HFE letter application</p> <p>Households who own or have an interest in more than 1 non-residential property must dispose of the other non-residential properties at least 30 months (counted from the legal completion date of the disposal of the interest) before applying for an HFE letter.</p>
	Buying a non-subsidised resale unclassified/ Standard flat with or without Proximity Housing Grant	<p>No restriction on the number of non-residential properties.</p> <p>There is also no wait-out period to apply for an HFE letter after disposal of the non-residential properties.</p>

[7] This is regardless of the share of ownership in the non-residential property. If the applicants and occupiers own the same non-residential property, the household is considered as owning 1 non-residential property.

Singapore citizens (and their spouses) aged 55 and above who own or have an interest in more than 1 non-residential property may buy a short-lease 2-room Flexi flat (for those aged 55 and above) or Community Care Apartment from HDB (for those aged 65 and above).

These seniors can continue to own or retain their interest in up to 1 non-residential property after the flat purchase. They must dispose of the other non-residential properties, based on the legal completion of the disposal, within 6 months of the completion of the flat purchase. For example, if the flat purchase was completed on 1 July 2024, the legal completion of the non-residential property sale must be on or before 31 December 2024.

Criteria	New Flats Resale Prime ^[1] Flats	Resale Unclassified ^[2] , Standard and Plus Flats
Previous housing subsidies	<p>Only first-timer <u>core member</u> may qualify.</p> <p>If you, the core applicant, have taken a housing subsidy, you are a second-timer and will not be eligible for another housing subsidy. A subsidised housing unit refers to:</p> <ul style="list-style-type: none"> • A flat bought from HDB • An HDB resale flat bought on the open market with CPF housing grant(s) • A Design Build and Sell Scheme (DBSS) flat bought from a property developer • An 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.) 	<p>Any previous housing subsidy taken does not affect the eligibility to buy a resale flat.</p> <p>Note:</p> <p>If you have taken any housing subsidies, you are not eligible to apply for CPF housing grants. You may apply for the Proximity Housing Grant, if eligible.</p>
Ownership/ interest in HDB flat	<p>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.</p>	
Undischarged bankrupt	<p>If you are an undischarged bankrupt, prior consent must be obtained from the Official Assignee (OA) or the private trustee, to apply to buy:</p> <ul style="list-style-type: none"> • An HDB flat that is bigger than a 5-room flat • Any flat type with a net purchase price of \$500,000 or above, after taking into account any HDB subsidies or levy <p>You do not need to seek prior consent from the OA or the private trustee if you are listed as an occupier of a flat.</p>	

Criteria	New Flats Resale Prime ^[1] Flats	Resale Unclassified ^[2] , Standard and Plus Flats
Additional amount payable	<p>\$15,000, incorporated into the price of the booked flat^[8]</p> <p>[8] This only applies to new flats purchased from HDB and does not apply to resale Prime flats.</p>	Not applicable
CPF housing grants	<p>Eligible households may apply for the following CPF housing grant for their flat purchase:</p> <ul style="list-style-type: none"> • <u>Enhanced CPF Housing Grant (Singles)</u> <p>For buyers of resale Prime flats, the CPF housing grants for resale flats apply.</p>	<p>Eligible households may apply for the following CPF housing grants for their flat purchase:</p> <ul style="list-style-type: none"> • <u>CPF Housing Grant (Singles)</u> • <u>Enhanced CPF Housing Grant (Singles)</u> • <u>Proximity Housing Grant (Singles)</u> • <u>Top-up Grant</u> (at a later stage if eligible)

Two or more singles

You are buying a flat with up to three other singles.



Core nucleus

A household's eligibility for housing subsidies and HDB housing loan is assessed based on the core 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 will form a core nucleus together with the other single(s) as core applicants, and may apply for a 2-room Flexi flat from HDB or buy a resale flat on the open market.

If you are buying a flat with your sibling(s) who are orphans and single, refer to orphaned siblings.

Eligibility conditions

Criteria	New Flats Resale Prime ^[1] Flats	Resale Unclassified ^[2] , Standard and Plus Flats
<p>[1] Prime flats include Prime Location Public Housing (PLH) flats sold before October 2024 sales exercise. The eligibility criteria for resale Prime flats follow the prevailing BTO eligibility criteria.</p> <p>[2] Unclassified resale flats refer to flats sold before October 2024 sales exercise and not classified as Standard, Plus or Prime.</p>		
Flat type	2-room Flexi flat	All flat types (excluding 3Gen flats)
Citizenship	You must: <ul style="list-style-type: none">• Be a Singapore Citizen (SC)• Include at least 1 other co-applicant who is an SC	
Age	<p>New flat: At least 35 years old</p> <p>Resale flat:</p> <ul style="list-style-type: none">• At least 35 years old (unmarried or divorced)• At least 21 years old (widowed or an orphan^[3])	<ul style="list-style-type: none">• At least 35 years old (unmarried or divorced)• At least 21 years old (widowed or an orphan^[3]) <p>[3] At least 1 of your deceased parents was an SC or Singapore Permanent Resident (SPR)</p>
Monthly household income ceiling	<p>Total income of all persons listed in the HFE letter application.</p> <p>2-room Flexi flat (99-year lease) and 2-room resale Prime flats: \$7,000</p> <p>For short-lease 2-room Flexi flat, please refer to seniors.</p>	<p>Unclassified/ Standard flat: No income ceiling</p> <p>Plus flat: \$14,000</p> <p>Note:</p> <p>Income ceiling applies to qualify for CPF housing grants (excluding Proximity Housing Grant) and HDB housing loan.</p>

Ownership/
interest in
property in
Singapore or
overseas
other than
HDB flat

Interest or ownership in a property

You are considered to own or have an interest in a property if you have acquired a property through purchase or when it is:

- Acquired by gift;
- Inherited as a beneficiary under a will or from the Intestate Succession Act;
- Owned, acquired, or disposed of through nominees; or
- Acquired by holding on trust for another person/ entity.

The conditions on ownership/ interest in private residential and non-residential property apply to **all local and overseas properties that are completed or uncompleted**, and include but are not limited to the following:

Private residential property

A house, building, land that is under a residential land zoning (including land with multiple land zoning^[4]), Executive Condominium (EC) unit, privatised HUDC flat and mixed use development^[5].

[4] E.g. residential with commercial at 1st storey or commercial and residential zoning.

[5] E.g. properties with a residential component, such as HDB shop with living quarters or shophouse.

Non-residential property

A property under a non-residential land zoning and/ or the permitted use does not include housing.

This may include commercial properties (e.g. shops or offices), industrial properties, market/ hawker stalls, or vacant/ plantation/ agricultural land.

Private residential property

All applicants and occupiers listed in the HFE letter application:

- Must not own or have an interest in any local or overseas private residential property; and
- Must not have disposed of any private residential property in the following time period:

Criteria	New Flats Resale Prime ^[1] Flats	Resale Unclassified ^[2] , Standard and Plus Flats
	Application	Disposal of private residential property
	<ul style="list-style-type: none"> Buying a flat from HDB Buying a resale Plus or Prime flat Buying a resale unclassified/ Standard flat with CPF housing grant(s) Applying for a housing loan from HDB 	At least 30 months before HFE letter application, from the legal completion date ^[6]
	Buying a non-subsidised resale unclassified/ Standard flat with or without Proximity Housing Grant	At least 15 months before HFE letter application, from the legal completion date ^[6]

[6] For example, if the private residential property was disposed on 1 July 2024, based on the legal completion date of disposal, you may apply for an HFE letter to buy a resale unclassified/ Standard flat without CPF housing grant(s) and an HDB housing loan on or after 1 October 2025. To apply for an HFE letter to buy a flat from HDB, or a resale Plus or Prime flat, or take an HDB housing loan, please do so on or after 1 January 2027.

The time period requirement in the above table does not apply to Singapore citizens (and their spouses) aged 55 and above if they intend to buy:

- Short-lease 2-room Flexi flat (for those aged 55 and above) or Community Care Apartment from HDB (for those aged 65 and above); or
- 4-room or smaller non-subsidised resale unclassified/ Standard flat without an HDB housing loan. They may apply for the Proximity Housing Grant, if eligible.

These seniors must dispose of their interest in the private residential property, based on the legal completion of the disposal, within 6 months of the completion of the flat purchase. For example, if the flat purchase was completed on 1 July 2024, the legal completion of the private residential property sale must be on or before 31 December 2024.

Non-residential property

All applicants and occupiers listed in the HFE letter application can, as a household:

Criteria	New Flats Resale Prime ^[1] Flats	Resale Unclassified ^[2] , Standard and Plus Flats
	Application	Retention and disposal of non-residential private property
	<ul style="list-style-type: none"> • Buying a flat from HDB • Buying a resale Plus or Prime flat • Buying a resale unclassified/ Standard flat with CPF housing grant(s) • Applying for a housing loan from HDB 	<p>Own or have an interest in up to 1 non-residential property^[7] at HFE letter application</p> <p>Households who own or have an interest in more than 1 non-residential property must dispose of the other non-residential properties at least 30 months (counted from the legal completion date of the disposal of the interest) before applying for an HFE letter.</p>
	Buying a non-subsidised resale unclassified/ Standard flat with or without Proximity Housing Grant	<p>No restriction on the number of non-residential properties.</p> <p>There is also no wait-out period to apply for an HFE letter after disposal of the non-residential properties.</p>

[7] This is regardless of the share of ownership in the non-residential property. If the applicants and occupiers own the same non-residential property, the household is considered as owning 1 non-residential property.

Singapore citizens (and their spouses) aged 55 and above who own or have an interest in more than 1 non-residential property may buy a short-lease 2-room Flexi flat (for those aged 55 and above) or Community Care Apartment from HDB (for those aged 65 and above).

These seniors can continue to own or retain their interest in up to 1 non-residential property after the flat purchase. They must dispose of the other non-residential properties, based on the legal completion of the disposal, within 6 months of the completion of the flat purchase. For example, if the flat purchase was completed on 1 July 2024, the legal completion of the non-residential property sale must be on or before 31 December 2024.

Criteria	New Flats Resale Prime ^[1] Flats	Resale Unclassified ^[2] , Standard and Plus Flats
Previous housing subsidies	<p>Only first-timer <u>core members</u> may qualify.</p> <p>If you and/ or your core applicants have taken a housing subsidy, you are a second-timer and will not be eligible for another housing subsidy. A subsidised housing unit refers to:</p> <ul style="list-style-type: none"> • A flat bought from HDB • A resale flat bought on the open market with CPF housing grant(s) • A Design Build and Sell Scheme (DBSS) flat bought from a property developer • An 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.) 	<p>Any previous housing subsidy taken does not affect the eligibility to buy a resale flat.</p> <p>Note:</p> <p>If you have taken any housing subsidies, you are not eligible to apply for CPF housing grants. You may apply for the Proximity Housing Grant, if eligible.</p>
Ownership/ interest in HDB flat	<p>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.</p>	
Undischarged bankrupt	<p>If you are an undischarged bankrupt, prior consent must be obtained from the Official Assignee (OA) or the private trustee, to apply to buy:</p> <ul style="list-style-type: none"> • An HDB flat that is bigger than a 5-room flat • Any flat type with a net purchase price of \$500,000 or above, after taking into account any HDB subsidies or levy <p>You do not need to seek prior consent from the OA or the private trustee if you are listed as an occupier of a flat.</p>	

Criteria	New Flats Resale Prime ^[1] Flats	Resale Unclassified ^[2] , Standard and Plus Flats
CPF housing grants	<p>Eligible households may apply for the following CPF housing grant for their flat purchase:</p> <ul style="list-style-type: none"> • Enhanced CPF Housing Grant (Singles) <p>For buyers of resale Prime flats, the CPF housing grants for resale flats apply.</p>	<p>Eligible households may apply for the following CPF housing grants for their flat purchase:</p> <ul style="list-style-type: none"> • CPF Housing Grant (Singles) • Enhanced CPF Housing Grant (Singles) • Proximity Housing Grant (Singles) • Top-up Grant (at a later stage if eligible)

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.](#)

