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Enhanced CPF Housing Grant (Families)

If you are a first-timer applicant, you may be eligible for the Enhanced CPF Housing Grant (EHG) to help with your new or resale flat purchase.

From 20 August 2024, first-timer families may qualify for an EHG of up to \$120,000, while a couple comprising a first-timer and second-timer may qualify for an EHG (Singles) of up to \$60,000.

If you are buying a resale flat, you must first qualify for the CPF Housing Grants for resale flats ([Families](#)) before you may be eligible for the EHG. You may also apply for the Proximity Housing Grant (PHG) ([Families](#)) if you meet the eligibility conditions.

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.

Core family nucleus

A household's eligibility for housing subsidies and HDB housing loan 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.

Eligibility conditions

Criteria	Details
Household	<p>Assistance for</p> <ul style="list-style-type: none">• Couples, families, or orphaned siblings who are first-timer applicants buying an HDB resale flat• First-timer Singapore Citizen (SC) and Singapore Permanent Resident (SPR) applicants or occupiers whose fiancé/ fiancée/ spouse/ sibling has previously taken any housing subsidy <p>Refer to the following for more information on the eligibility conditions:</p> <ul style="list-style-type: none">• <u>Fiancé and fiancée</u>• <u>Married couples and/or parent(s) with child(ren)</u>^[1]• <u>Multi-generation families</u>• <u>Orphaned siblings</u> <p>[1] If you are a single SC buying a flat with your parents, one or both parents must be an SC and both parents must be first-timers. Your parents must also meet all the eligibility conditions for the EHG.</p>
Employment	<p>You and/ or your <u>core member(s)</u> must:</p> <ul style="list-style-type: none">• Have worked continuously for at least 12 months, 2 months before the HFE letter application; and• Be working at the time of the HFE letter application
Monthly household income ceiling	<p>For first-timer households:</p> <ul style="list-style-type: none">• The average gross monthly household income (all applicants and occupiers) for the months worked during the 12-month period must not exceed \$9,000 <p>For first-timer and second-timer applicants:</p> <ul style="list-style-type: none">• Half of the average gross monthly household income (all applicants and occupiers) for the months worked during the 12-month period must not exceed \$4,500
Remaining lease of flat	<ul style="list-style-type: none">• More than 20 years• Flat must have sufficient remaining lease to cover the youngest <u>core member(s)</u> to the age of 95 to qualify for the full EHG amount. Otherwise, the EHG amount will be pro-rated• For resale flat purchase, you can get the details of a flat lease at <u>HDB Map Services</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^[2]), Executive Condominium (EC) unit, privatised HUDC flat and mixed use development^[3].

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

[3] 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 last 30 months, from the legal completion date, before the HFE letter application.

For example, if the private residential property was disposed of on 1 July 2024, based on the legal completion date of disposal, you may apply for an HFE letter to buy a flat from HDB, resale Plus or Prime flat, or resale unclassified^[4]/ Standard flat with CPF housing grant(s), or take an HDB housing loan on or after 1 January 2027.

[4] Unclassified resale flats refer to flats sold before October 2024 sales exercise and not classified as Standard, Plus or Prime.

Non-residential property

All applicants and occupiers listed in the HFE letter application can, as a household, own or have an interest in up to 1 non-residential property^[5] at HFE letter application, if they wish to buy a flat from HDB, a resale Plus/ Prime^[6] flat, or a resale unclassified/ Standard flat with CPF housing grant(s).

If applicants and occupiers own or have an interest in more than 1 non-residential property, they must have disposed of the other non-residential properties at least 30 months (counted from the legal completion date of the disposal of the interest) applying for an HFE letter.

[5] 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.

[6] 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.

Amount

The amount is based on the average gross monthly household income assessed over the months worked during the 12-month period, which ends 2 months preceding the month of the HFE letter application. The incomes of all working persons in the household (all applicants and occupiers) are included in the assessment. Households with lower household incomes will receive a bigger grant amount.

Please refer to the [average monthly household income and corresponding EHG amount](#) (PDF, 46KB).

Distribution and usage of EHG

If your household is eligible for the EHG, first-timer SC or SPR members of the [core family nucleus](#) will receive the grant based on their eligible share. It will be credited into their CPF Ordinary Accounts.

The EHG received by **core applicants** can be used to:

- Offset the purchase price of the flat
- Reduce the housing loan required for the flat purchase

Occupiers will **not** be able to use their CPF savings (including any housing grants received) for the flat purchase, servicing of the housing loan, etc.

Examples on how the EHG is calculated

First-timer families

For fiancé/ fiancée, married couples and orphaned siblings.



New flat

Example 1

Mr and Mrs A applied for an HFE letter on 20 August 2024. With a valid HFE letter, they intend to apply for a 3-room flat in Sengkang during the October 2024 Build-To-Order (BTO) exercise.

Details of Mr and Mrs A

Citizenship	Mr A is an SC and Mrs A is an SPR
Household status	First-timers
Employment	Mr A has not been working. Mrs A has been working since July 2023, and her average gross monthly income for the 12 months worked between July 2023 and June 2024 was \$4,200.
Average household monthly income	\$4,200

Details of housing grant

EHG amount	\$70,000
Disbursement to CPF Ordinary Account	Mr and Mrs A will each receive an EHG of \$35,000.

Example 2

Mr B, Mr C, and Mr D are orphaned siblings. They applied for an HFE letter on 20 August 2024. With a valid HFE letter, they intend to apply for a 3-room flat in Sengkang during the October 2024 BTO exercise.

Details of Mr B, Mr C, and Mr D

Citizenship	Mr B, Mr C, and Mr D are SCs
Household status	First-timers

Details of Mr B, Mr C, and Mr D

Employment	Mr B, Mr C, and Mr D have been working since July 2023, and their combined average gross monthly income for the 12 months worked between July 2023 and June 2024 was \$3,000.
Average household monthly income	\$3,000
Details of housing grant	
EHG amount	\$95,000
Disbursement to CPF Ordinary Account	Mr B, Mr C and Mr D are to choose which 2 of them are to receive the total grant of \$95,000. The 2 recipients will each receive an EHG of \$47,500.

Resale flat

Example 1

Mr and Mrs E applied for an HFE letter on 20 August 2024. With a valid HFE letter, they intend to exercise their Option to Purchase and submit a resale application for a 4-room resale flat in Tampines in October 2024.

Details of Mr and Mrs E

Citizenship	Mr E is an SC and Mrs E is an SPR
Household status	First-timers
Employment	Mr E has been working since July 2023, and his average gross monthly income for the 12 months worked between July 2023 and June 2024 was \$2,300. Mrs E worked only in December 2023 to February 2024, and her average gross monthly income for the 3 months worked was \$2,100.
Average household monthly income	\$4,400
Details of housing grants	
Family Grant amount	\$70,000
EHG amount	\$70,000

Details of Mr and Mrs E

Disbursement to CPF Ordinary Account Mr and Mrs E will each receive a Family Grant of \$35,000 and an EHG of \$35,000.

Example 2

Mr and Mrs F applied for an HFE letter on 20 August 2024. With a valid HFE letter, they intend to exercise their Option to Purchase and submit a resale application for a 5-room resale flat in Hougang in October 2024.

Details of Mr and Mrs F

Citizenship Mr F is an SC and Mrs F is an SPR

Household status First-timers

Employment Mr F was not working between July 2023 and May 2024. He has been working since June 2024, drawing an average gross monthly income of \$2,000.

 Mrs F worked in November 2023 to January 2024 with an average gross monthly income of \$1,800. She has ceased working.

 Both applicants did not work continuously during the 12-month period ending 2 months before their HFE letter application.

Average household monthly income Not considered for EHG assessment as none of the applicants met the 12-month continuous employment condition.

Details of housing grants

Family Grant amount \$40,000

EHG amount Not eligible

Disbursement to CPF Ordinary Account Mr and Mrs F will each receive a Family Grant of \$20,000.

First-timer and second-timer families

For fiancé/ fiancée and married couples.



New flat

Mr and Mrs G applied for an HFE letter on 20 August 2024. With a valid HFE letter, they intend to apply for a 4-room flat in Sengkang during the October 2024 BTO exercise.

Details of Mr and Mrs G	
Citizenship	Mr and Mrs G are both SCs
Household status	Mr G is a first-timer and Mrs G is a second-timer
Employment	Mr and Mrs G have been working since July 2023. Their average gross monthly household income for the 12 months worked between July 2023 and June 2024 was \$4,000.
Average monthly income	\$4,000
Assessed household income for EHG (Singles)	\$2,000
(half of average household income)	
Details of housing grant	
EHG (Singles) amount	\$40,000
Disbursement to CPF Ordinary Account	Mr G, the first-timer applicant, will receive an EHG (Singles) of \$40,000.

Resale flat

Mr and Mrs H applied for an HFE letter on 20 August 2024. With a valid HFE letter, they intend to exercise their Option to Purchase and submit a resale application for a 4-room resale flat in Tampines in October 2024.

Details of Mr and Mrs H	
Citizenship	Mr and Mrs H are both SCs
Household status	Mr H is a second-timer and Mrs H is a first-timer

Details of Mr and Mrs H

Employment

Mr H has been working since July 2023, and his average gross monthly income for the 12 months worked between July 2023 and June 2024 was \$2,300.

Mrs H worked only in December 2023 to April 2024, and her average gross monthly income for the 5 months worked was \$2,100.

Average monthly income

\$4,400

Assessed household income for EHG (Singles)

\$2,200

(half of average household income)

Details of housing grants

Family Grant amount

\$40,000

EHG (Singles) amount

\$35,000

Disbursement to CPF Ordinary Account

Mrs H, the first-timer applicant, will receive a Family Grant of \$40,000 and an EHG (Singles) of \$35,000.

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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