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Enhanced CPF Housing Grant (Singles)

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If you are a first-timer applicant buying a flat on your own or with your non-resident spouse, you may be eligible for an Enhanced CPF Housing Grant (EHG) (Singles) to help with your new or resale flat purchase.

From 20 August 2024, first-timer singles may qualify for an EHG (Singles) of up to \$60,000. If you are buying with other first-timer single(s), up to 2 singles may each be eligible for an EHG (Singles), i.e., a total of up to \$120.000.

If you are buying a resale flat, you must first qualify for the <u>CPF Housing Grant for Resale Flats (Singles)</u> before you may be eligible for the EHG. You may also apply for the <u>Proximity Housing Grant (PHG) (Singles)</u> if you meet the eligibility conditions.

Apply for an <u>HDB Flat Eligibility (HFE) letter</u> via the <u>HDB Flat Portal</u> 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 <u>minimum occupation period (MOP)</u> after the flat purchase. Their names cannot be removed.

Eligibility conditions

Criteria Details

Household

Assistance for

- First-timer applicants aged 35 and above who are buying:
 - A flat from HDB on their own or with other first-timer single citizens
 - A resale flat on their own, with other first-timer single citizens or with their parents
- First-timer applicants aged 21 and above who are buying a resale flat with their non-resident spouse

Refer to the following for more information on the eligibility conditions:

- Singles
- Two or more singles
- Single child aged 35 or above buying with parents^[1]
- Families with non-residents

[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.

Employment

You and/ or your core member(s) must:

- 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

The average gross monthly household income (all applicants and occupiers) for the months worked during the 12 months must not exceed:

- \$4,500 if you are buying a flat on your own
- \$9,000 if you are buying a flat with other singles or a resale flat with your parents
- \$9,000 (half of the average gross monthly household income must not exceed \$4,500) if you are buying a flat with a non-resident spouse

Remaining lease of flat

- More than 20 years
- Flat must have sufficient 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</u>
 <u>Services</u>

Criteria Details

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.

Criteria Details

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 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.

- [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 income assessed over the months worked during the 12-month period, which ends 2 months preceding the month of HFE letter application.

Household

Income assessment

On your own or with your Your income only parents

With other first-timer Income of all persons (all applicants and occupiers) single(s)

With your non-resident Half of the income of all working persons (all spouse applicants and occupiers)

Households with lower household incomes will receive a bigger grant amount.

Please refer to the <u>average gross monthly income and corresponding EHG amount</u> (PDF, 98KB).

Distribution and usage of EHG

If your household is eligible for the EHG, first-timer SC members of the <u>core family</u> <u>nucleus</u> 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

Examples on how the EHG is calculated

<u>Singles</u>



New flat

Mr A applied for an HFE letter on 20 August 2024. With a valid HFE letter, he intends to apply for a 2-room Flexi flat in Sengkang during the October 2024 BTO exercise.

Details of Ms A

Citizenship Mr A is a Singapore Citizen (SC)

Age Above 35 years old

Household status First-timer

Employment Mr A has been working since July 2023, and his average gross monthly income for

the 12 months worked between July 2023 and June 2024 was \$2,000.

Average monthly

\$2,000

income

Details of housing grant

EHG (Singles)

\$40,000

amount

Disbursement to

Mr A will receive an EHG (Singles) of \$40,000.

CPF Ordinary

Account

Resale flat

Example 1

Miss B applied for an HFE letter on 20 August 2024. With a valid HFE letter, she intends to exercise her Option to Purchase and submit a resale application for a 3-room resale flat in Punggol in October 2024.

Details of Miss B

Citizenship Miss B is an SC

Age 35 years old and above

Details of Miss B

Household status First-timer

Employment Miss B has been working since July 2023, and her average gross monthly income

for the 12 months worked between July 2023 and June 2024 was \$2,000.

Average monthly

\$2,000

income

Details of housing grant

Singles Grant

\$40,000

amount

EHG (Singles)

\$40,000

amount

Disbursement to

Miss B will receive a Singles Grant of \$40,000 and an EHG (Singles) of \$40,000.

CPF Ordinary

Account

Example 2

Mr C applied for an HFE letter on 20 August 2024. With a valid HFE letter, he intends to exercise his Option to Purchase and submit a resale application for a 3-room resale flat in Punggol in October 2024.

Details of Mr C

Citizenship Mr C is an SC

Age 35 years old and above

Household status First-timer

Employment Mr C was not working between July 2023 and February 2024. He has been

working since March 2024, with an average gross monthly income of \$2,000.

Average monthly

Not considered for EHG assessment as Mr C did not meet the 12-month

continuous employment condition.

Details of housing grants

Singles Grant

\$40,000

amount

income

EHG (Singles)

Not eligible

amount

Disbursement to

Mr C will receive a Singles Grant of \$40,000.

CPF Ordinary

Account

Two or more singles



Miss A and Miss B applied for an HFE letter on 20 August 2024. With a valid HFE letter, they intend to apply for a 2-room Flexi flat in Sengkang during the October 2024 BTO exercise.

Details of Miss A and Miss B

Citizenship Both Miss A and Miss B are Singapore Citizens (SCs)

Age 35 years old and above

Household status First-timers

Employment Both Miss A and Miss B have been working since July 2023, for the past 12 months,

and their combined average gross monthly income for the 12 months worked

between July 2023 and June 2024 was \$4,000.

Average monthly

household income

\$4,000

Details of housing grant

EHG (Singles)

\$80,000

amount

Disbursement to

Miss A and Miss B will each receive an EHG (Singles) of \$40,000.

CPF Ordinary

Account

Resale flat

Example 1

Mr C and Mr D 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 3-room resale flat in Punggol in October 2024.

Details of Mr C and Mr D

Citizenship Mr C and Mr D are both SCs

Details of Mr C and Mr D

Age 35 years old and above

Household status First-timers

Employment Mr C 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.

Mr D worked only in December 2023 to February 2024, and his average gross

monthly income for the 3 months worked was \$2,100.

Average monthly

\$4,400

household income

Details of housing grants

Singles Grant

\$80,000 (\$40,000 x 2)

amount

EHG (Singles)

\$70,000

amount

Disbursement to

Mr C and Mr D will each receive a Singles Grant of \$40,000 and an EHG (Singles)

CPF Ordinary

of \$35,000.

Account

Example 2

Mr E and Mr 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 3-room resale flat in Punggol in October 2024

Details of Mr E and Mr F

Citizenship Mr E and Mr F are both SCs

Age 35 years old and above

Household status First-timers

Details of Mr E and Mr F

Employment Mr E was not working between July 2023 and March 2024. He has been working

since April 2024, with an average gross monthly income of \$2,000.

Mr F worked in July 2023 to February 2024 with an average gross monthly income

of \$1,800. He has ceased working since March 2024.

Both applicants did not work continuously during the 12-month period ending 2

months before their HFE letter application.

Average monthly

household income

Not considered for EHG assessment as none of the applicants met the 12-month

continuous employment condition.

Details of housing grants

Singles Grant

\$80,000 (\$40,000 x 2)

amount

EHG (Singles)

Not eligible

amount

Disbursement to

CPF Ordinary

Account

Mr E and Mr F will each receive a Singles Grant of \$40,000.

Families with non-residents



New flat

Mr and Mrs A applied for an HFE letter on 20 August 2024. With a valid HFE letter, they intend to apply for a 2-room Flexi flat in Sengkang during the October 2024 BTO exercise.

Details of Mr and Mrs A

Citizenship Mr A is a Singapore Citizen (SC) and Mrs A is a non-resident, i.e. not an SC and not

a Singapore Permanent Resident (SPR).

Age Mr A is 35 years old and above

Household status First-timer

Details of Mr and Mrs A

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 \$4,000.

Average monthly

household

income

Assessed

\$2,000

\$4,000

household

income for EHG

(Singles)

(half of average

household

income)

Details of housing grant

EHG (Singles)

\$40,000

amount

Disbursement to

Mr A, the sole SC applicant, will receive an EHG (Singles) of \$40,000.

CPF Ordinary

Account

Resale flat

Mr and Mrs B 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 3-room resale flat in Punggol in October 2024.

Details of Mr and Mrs B

Citizenship Mr B is an SC and Mrs B is a non-resident, i.e. not an SC and not an SPR.

Age Mr B is 35 years old and above

Household status First-timer

Details of Mr and Mrs B

Employment Mr B 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 B worked only in November 2023 to January 2024, and her average gross

monthly income for the 3 months worked was \$2,100.

Average monthly

household income

\$4,400

Assessed

\$2,200

household

income for EHG

(Singles)

(half of average household

income)

Details of housing grant

Singles Grant

\$40,000

amount

EHG (Singles)

\$35,000

amount

Disbursement to

CPF Ordinary

Account

Mr B, the sole SC applicant, will receive a Singles 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-

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. Principle Approval from the financial institutions for a housing loan.

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.

Housing & Development Board

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