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# CPF Housing Grants for Resale Flats (Families)

Under the CPF Housing Grant Scheme, you may qualify for a housing subsidy of up to \$80,000 to help with the purchase of a resale flat.

In addition, you may also receive the following housing grants if you meet the respective eligibility conditions:

- [Enhanced CPF Housing Grant \(Families\)](#)
- [Proximity Housing Grant \(Families\)](#)

First-timers with non-resident family members may apply for [CPF Housing Grant for Resale Flats \(Singles\)](#).

If you have previously taken the CPF Housing Grant (Singles) for a resale flat or bought a 2-room or 2-room Flexi flat from HDB as a single, and are now married, you may apply for the Top-Up Grant.

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	Family Grant	Top-Up Grant
Household	<p><b>Assistance for</b></p> <ul style="list-style-type: none"><li>Couples, families, or orphaned siblings who are first-timer applicants buying an HDB resale flat</li><li>First-timer Singapore Citizen (SC) and Singapore Permanent Resident (SPR) applicants or occupiers whose fiancé/ fiancée/ spouse/ sibling has previously taken any housing subsidy</li></ul> <p>Refer to the following for more information on the eligibility conditions:</p> <ul style="list-style-type: none"><li><a href="#">Fiancé and fiancée</a></li><li><a href="#">Married couples and/or parent(s) with child(ren)</a></li><li><a href="#">Multi-generation families</a></li><li><a href="#">Orphaned siblings</a></li></ul> <p><b>Note:</b> If you are buying over your child's flat, you will not be eligible for housing grants.</p>	<p>Recipients of a <a href="#">Singles Grant</a> who bought an HDB resale flat or those who bought a 2-room or 2-room Flexi flat from HDB as:</p> <ul style="list-style-type: none"><li>Singles (<a href="#">on their own</a>, <a href="#">with other first-timer single citizens</a> or <a href="#">with parents</a>); or</li><li><a href="#">Families with non-resident spouse</a></li></ul> <p>And have met one of the following conditions:</p> <ul style="list-style-type: none"><li>Married a SC or Singapore Permanent Resident (SPR) after the flat purchase; or</li><li>Spouse/ child has obtained Singapore citizenship or SPR status</li></ul>
Citizenship	<p>You must:</p> <ul style="list-style-type: none"><li>Be a SC</li><li>Include at least 1 other SC or SPR</li></ul>	<p>You must:</p> <ul style="list-style-type: none"><li>Be a SC</li><li>Include your spouse or child who is a SC or SPR</li></ul>
Age	At least 21 years old	
Household status	At least 1 <a href="#">core member(s)</a> is a first-timer to receive the housing grant. First-timer core applicants and/ or occupiers must not have taken any <a href="#">housing subsidy</a> before.	You have previously received a Singles Grant or bought a 2-room or 2-room Flexi flat as a single, with other single citizens, or with a non-resident spouse. You must not have taken any <a href="#">housing subsidy</a> other than the Singles Grant or the purchase of a 2-room or 2-room Flexi flat from HDB.

Criteria	Family Grant	Top-Up Grant
Monthly household income ceiling	Your average gross monthly household income must not exceed: <ul style="list-style-type: none"><li>• \$14,000</li><li>• \$21,000 if purchasing with an extended or multi-generation family (refer to the <a href="#">guide</a> for more details)</li></ul>	

**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<sup>[1]</sup>), Executive Condominium (EC) unit, privatised HUDC flat and mixed use development<sup>[2]</sup>.

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

[2] 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 January 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<sup>[3]</sup>/ Standard flat with CPF housing grant(s), or take an HDB housing loan on or after 1 July 2026.

[3] 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<sup>[4]</sup> at HFE letter application, if they wish to buy a flat from HDB, a resale Plus/ Prime<sup>[5]</sup> 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.

[4] 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.

[5] 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.

<b>Flat type</b>	2-room or bigger	
<b>Remaining lease of flat</b>	<ul style="list-style-type: none"> <li>• More than 20 years</li> <li>• You can get the details of a flat lease at <a href="#">HDB Map Services</a></li> </ul>	
<b>Qualifying period</b>	Not applicable	You must submit your application for Top-Up Grant within 6 months of your marriage registration or spouse/ child becoming a SC/ SPR.
<b>Amount</b>	<p><b>First-timer households</b></p> <p>Buying a 2- to 4-room resale flat:</p> <ul style="list-style-type: none"> <li>• SC/ SC: \$80,000</li> <li>• SC/ SPR: \$70,000</li> </ul> <p>Buying a 5-room or bigger resale flat:</p> <ul style="list-style-type: none"> <li>• SC/ SC: \$50,000</li> <li>• SC/ SPR: \$40,000</li> </ul> <p><b>First-timer and second-timer couples</b></p> <p>Buying a 2- to 4-room resale flat:</p> <ul style="list-style-type: none"> <li>• \$40,000</li> </ul> <p>Buying a 5-room or bigger resale flat:</p> <ul style="list-style-type: none"> <li>• \$25,000</li> </ul>	<p>The Top-Up Grant amount is up to:</p> <ul style="list-style-type: none"> <li>• The difference between the prevailing Family Grant and the <a href="#">Singles Grant</a> that you have previously received for your resale flat; or</li> <li>• \$15,000 if you have bought a 2-room Flexi flat from HDB.</li> </ul>

Criteria	Family Grant	Top-Up Grant
<b>Distribution and usage of housing grant</b>	<p>If your household is eligible for the Family Grant or Top-Up Grant, first-timer SC or SPR members of the <u>core family nucleus</u> will receive the grant based on their eligible share. It will be credited into their CPF Ordinary Accounts.</p> <p>The Family Grant or Top-Up Grant received by <b>core applicants</b> can be used to:</p> <ul style="list-style-type: none"> <li>• Offset the purchase price of the flat</li> <li>• Reduce the housing loan required for the flat purchase</li> </ul> <p>Occupiers will <b>not</b> be able to use their CPF savings (including any housing grants received) for the flat purchase, servicing of the housing loan, etc.</p>	

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## 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.

## Housing & Development Board

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Last Updated 25 February 2025

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