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Step-Up CPF Housing Grant (Families)

If you and your family are second-timer applicants, you may apply for the Step-Up CPF Housing Grant of \$15,000 to help with your new or resale flat purchase.

If you are buying a resale flat, you may also apply for a [Proximity Housing 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 | Details | | | | |
|---|---|-------------------|--------------------|---|---|
| Household | <p>Assistance for</p> <p>Married couples or families who have taken 1 housing subsidy and meet the following conditions:</p> <table><tr><th>Current Flat Type</th><th>Next Flat Purchase</th></tr><tr><td><p>2-room Standard flat, that is:</p><ul style="list-style-type: none">• Bought from HDB after October 2024<p>or</p><ul style="list-style-type: none">• Bought on the open market with CPF housing grant(s)<p>2-room unclassified^[1] flat in a non-mature estate that is:</p><ul style="list-style-type: none">• Bought from HDB after October 1995<p>or</p><ul style="list-style-type: none">• Bought on the open market with CPF housing grant(s)</td><td><p>3-room Standard flat or 3-room unclassified^[1] flat in a non-mature estate from HDB or on the open market</p></td></tr></table> | Current Flat Type | Next Flat Purchase | <p>2-room Standard flat, that is:</p> <ul style="list-style-type: none">• Bought from HDB after October 2024 <p>or</p> <ul style="list-style-type: none">• Bought on the open market with CPF housing grant(s) <p>2-room unclassified^[1] flat in a non-mature estate that is:</p> <ul style="list-style-type: none">• Bought from HDB after October 1995 <p>or</p> <ul style="list-style-type: none">• Bought on the open market with CPF housing grant(s) | <p>3-room Standard flat or 3-room unclassified^[1] flat in a non-mature estate from HDB or on the open market</p> |
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| | <p>Flat under the <u>Public Rental Scheme</u></p> | | | | |
| | <p>The following flat types:</p> <p>From HDB</p> <ul style="list-style-type: none">• 2-room Flexi or 3-room Standard flat• 2-room Flexi or 3-room unclassified^[1] flat in a non-mature estate <p>On the open market</p> <ul style="list-style-type: none">• 2-room or 3-room Standard flat• 2-room or 3-room unclassified^[1] flat in a non-mature estate | | | | |

Criteria

Details

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

Non-mature estates include Bukit Batok, Bukit Panjang, Choa Chu Kang, Hougang, Jurong East, Jurong West, Punggol, Sembawang, Sengkang, Tengah, Woodlands, and Yishun.

Refer to married couples and/ or parent(s) with child(ren) for more information on the eligibility conditions to buy a flat.

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-month period must not exceed \$7,000.

Remaining lease of next flat (applicable to resale flats)

- More than 20 years
- Flat must have sufficient remaining lease to cover the youngest core member(s) to the age of 95

**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/ Standard flat with CPF housing grant(s), or take an HDB housing loan on or after 1 January 2027.

Non-residential property

| Criteria | Details |
|--|---|
| | <p>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^[4] at HFE letter application, if they wish to buy a flat from HDB, a resale Plus/ Prime^[5] flat, or a resale unclassified/ Standard flat with CPF housing grant(s).</p> <p>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.</p> <p>[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.</p> <p>[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.</p> |
| Distribution and usage of Step-Up CPF Housing Grant | <p>If your household is eligible for the Step-Up CPF Housing Grant, 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 Step-Up CPF Housing Grant received by core applicants can be used to:</p> <ul style="list-style-type: none"> • Offset the purchase price of the flat • Reduce the housing loan required for the flat purchase <p>Occupiers will <u>not</u> be able to use their CPF savings (including any housing grants received) for the flat purchase, servicing of the housing loan, etc.</p> |

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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