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Couples and Families

Understand the eligibility conditions, the types of flats, CPF housing grants and HDB housing loan that you may apply for, based on your household type.

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

If the information below does not apply to you, please [write to us](#) to share your situation. We will assess and advise you on your request.

Fiancé and fiancée

You are buying a flat with your fiancé or fiancée.



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.

You and your fiancé/ fiancée will form a core family nucleus to apply for a flat from HDB or buy a resale flat on the open market. If you intend to buy a 3Gen flat, please refer to [multi-generation families](#).

Eligibility conditions

Criteria	New Flats Resale Plus Flats Resale Prime ^[1] Flats	Resale Unclassified ^[2] / Standard 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	Up to a 5-room flat	All flat types (excluding 3Gen flats)
Citizenship	<p>You must:</p> <ul style="list-style-type: none">• Be a Singapore Citizen (SC)• Include at least 1 other SC or Singapore Permanent Resident (SPR)[@]	<p>You must:</p> <ul style="list-style-type: none">• Be an SC or SPR• Include at least 1 occupant who is an SC or SPR <p>For SPR households (i.e., an SPR household with no SC applicant):</p> <ul style="list-style-type: none">• All <u>applicants and core occupiers</u> must have SPR status for at least 3 years
Age	At least 21 years old	

Criteria	New Flats Resale Plus Flats Resale Prime ^[1] Flats	Resale Unclassified ^[2] / Standard Flats
Monthly household income ceiling	<p data-bbox="411 219 1046 309">Total income of all persons listed in the HFE letter application.</p> <p data-bbox="411 349 852 383">2-room Flexi flat (99-year lease):</p> <ul data-bbox="440 423 580 456" style="list-style-type: none"> <li data-bbox="440 423 580 456">• \$7,000 <p data-bbox="411 497 576 530">3-room flat:</p> <ul data-bbox="440 571 1046 965" style="list-style-type: none"> <li data-bbox="440 571 1046 763">• \$14,000 or \$7,000, depending on project. Our press release on the sales launch will specify the income ceiling for each BTO project <li data-bbox="440 779 1046 965">• \$21,000 if buying with extended or multi-generation family in projects with \$14,000 income ceiling (refer to the <a data-bbox="954 882 1046 916" href="#">guide for more details) <p data-bbox="411 1005 671 1039">4- and 5-room flat:</p> <ul data-bbox="440 1079 1046 1267" style="list-style-type: none"> <li data-bbox="440 1079 595 1113">• \$14,000 <li data-bbox="440 1128 1046 1267">• \$21,000 if buying with extended or multi-generation family (refer to the <a data-bbox="954 1187 1046 1220" href="#">guide for more details) 	<p data-bbox="1078 219 1321 253">No income ceiling</p> <p data-bbox="1078 293 1153 327">Note:</p> <p data-bbox="1078 367 1503 562">Income ceiling applies to qualify for CPF housing grants (excluding Proximity Housing Grant) and <a data-bbox="1078 524 1481 557" href="#">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^[3]), Executive Condominium (EC) unit, privatised HUDC flat and mixed use development^[4].

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

[4] 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 Plus Flats
Resale Prime^[1] Flats

Resale Unclassified^[2]/
Standard Flats

Application

Disposal of private residential property

- 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^[5]

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^[5]

[5] 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 Plus Flats Resale Prime^[1] Flats

Resale Unclassified^[2]/ Standard 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^[6] 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>
<p>Buying a non-subsidised resale unclassified/ Standard flat with or without Proximity Housing Grant</p>	<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>

[6] 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 Plus Flats Resale Prime ^[1] Flats	Resale Unclassified ^[2] / Standard Flats
Previous housing subsidies	<p>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>The number of housing subsidies you have taken will affect your eligibility to apply for CPF housing grants. You may apply for the Proximity Housing Grant, if eligible.</p>
Resale levy payable	<p>If you and/ or any <u>core member(s)</u> have taken a housing subsidy, you are considered a second-timer. All second-timer core member(s) will need to pay their respective resale levies^[7], if applicable, when buying a flat from HDB. Find out more on the <u>resale levy payable</u>.</p> <p>If you and/ or any core members have taken 2 housing subsidies, you are not eligible to apply or be listed as a core occupier in a flat application to buy a flat from HDB^[8] or resale Prime flat on the open market.</p> <p><small>[7] Resale levy is not applicable to buyers of resale flats. [8] Seniors may apply for a short-lease flat. Read <u>seniors</u> for more information.</small></p>	Not applicable
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>	

Criteria	New Flats Resale Plus Flats Resale Prime ^[1] Flats	Resale Unclassified ^[2] / Standard Flats
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 or a 3Gen 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>	
CPF housing grants	<p>Eligible families may apply for the following CPF housing grants for their flat purchase:</p> <ul style="list-style-type: none"> • <u>Enhanced CPF Housing Grant (Families)</u> • <u>Step-Up CPF Housing Grant (Families)</u> <p>For buyers of resale Plus and Prime flats, the CPF housing grants for resale flats apply.</p>	<p>Eligible families may apply for the following CPF housing grants for their flat purchase:</p> <ul style="list-style-type: none"> • <u>CPF Housing Grant (Families)</u> • <u>Enhanced CPF Housing Grant (Families)</u> • <u>Step-Up CPF Housing Grant (Families)</u> • <u>Proximity Housing Grant (Families)</u>

@ First-timer households comprising only 1 SC and 1 or more SPR family members will have to pay a premium of \$10,000 at flat purchase. You may apply for a Citizen Top-Up of \$10,000 when any of the SPR family member obtains Singapore citizenship or when you have an SC child. Find out more information about the [Citizen Top-Up eligibility conditions](#).

Solemnisation of marriage

You need to solemnise your marriage within 3 months from the completion of the flat purchase. HDB may request for a copy of your marriage certificate (where required) for verification.

If your marriage was registered overseas, please [write to us](#) to submit a copy of your marriage certificate within 3 months from the completion of the flat purchase.

If your fiancé/ fiancée is below 21 years old

Your fiancé/ fiancée can only be listed as a core occupier in the flat application. Before you submit an application for the [HDB Flat Eligibility \(HFE\) letter](#), please [write to us](#) with you and your fiancé/ fiancée's details, such as full name and NRIC, so that we can process your request.

No change of persons listed in the application

Flat applications are only valid if there are no changes to the persons listed in the application. The application will be cancelled in the event of a break-up. Please refer to the buying procedures for [new flats](#) and [resale flats](#) for more information.

Married couples and/ or parent(s) with child(ren)

You are buying a flat as a Singapore Citizen (SC) or Singapore Permanent Resident (SPR) household.



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.

Your household must comprise 1 of the following groups:

- You, your spouse and child(ren)
- You, your parents and siblings. If you are an unmarried/ widowed/ divorced SC buying a flat with parents, at least one of your parents must be an SC or SPR.
- You and your child(ren) under your legal custody, care and control (for widowed/ divorced persons). If the care and control of your child is shared with your ex-spouse, you must obtain his/ her written agreement before you may list your child in a flat application. If you face difficulties in obtaining the agreement, please [write to us](#) to share your situation and your finalised divorce documents.

You and your family may apply for a flat from HDB or buy a resale flat on the open market. If you intend to buy a 3Gen flat, refer to [multi-generation families](#).

If 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 contact you and assess the request holistically.

Eligibility conditions

Criteria	New Flats Resale Plus Flats Resale Prime ^[1] Flats	Resale Unclassified ^[2] / Standard 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	Up to a 5-room flat	All flat types (excluding 3Gen flats)
Citizenship	<p>You must:</p> <ul style="list-style-type: none">• Be a Singapore Citizen (SC)• Include at least 1 other SC or Singapore Permanent Resident (SPR)[@]	<p>You must:</p> <ul style="list-style-type: none">• Be an SC or SPR• Include at least 1 occupant who is an SC or SPR <p>For SPR households (i.e., an SPR household with no SC applicant):</p> <ul style="list-style-type: none">• All <u>applicants and core occupiers</u> must have SPR status for at least 3 years
Age	At least 21 years old	

Criteria	New Flats Resale Plus Flats Resale Prime ^[1] Flats	Resale Unclassified ^[2] / Standard Flats
Monthly household income ceiling	<p data-bbox="325 219 895 309">Total income of all persons listed in the HFE letter application.</p> <p data-bbox="325 349 767 383">2-room Flexi flat (99-year lease):</p> <ul data-bbox="352 423 496 456" style="list-style-type: none"> <li data-bbox="352 423 496 456">• \$7,000 <p data-bbox="325 497 491 530">3-room flat:</p> <ul data-bbox="352 571 895 965" style="list-style-type: none"> <li data-bbox="352 571 895 763">• \$14,000 or \$7,000, depending on project. Our press release on the sales launch will specify the income ceiling for each BTO project <li data-bbox="352 779 895 965">• \$21,000 if buying with extended or multi-generation family in projects with \$14,000 income ceiling (refer to the <a data-bbox="389 931 443 965" href="#">guide for more details) <p data-bbox="325 1005 587 1039">4- and 5-room flat:</p> <ul data-bbox="352 1079 895 1270" style="list-style-type: none"> <li data-bbox="352 1079 509 1113">• \$14,000 <li data-bbox="352 1128 895 1270">• \$21,000 if buying with extended or multi-generation family (refer to the <a data-bbox="389 1236 443 1270" href="#">guide for more details) 	<p data-bbox="928 219 1171 253">No income ceiling</p> <p data-bbox="928 293 1007 327">Note:</p> <p data-bbox="928 367 1503 510">Income ceiling applies to qualify for CPF housing grants (excluding Proximity Housing Grant) and <a data-bbox="1198 477 1453 510" href="#">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^[3]), Executive Condominium (EC) unit, privatised HUDC flat and mixed use development^[4].

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

[4] 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 Plus Flats Resale Prime ^[1] Flats	Resale Unclassified ^[2] / Standard 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 ^[5]
	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 ^[5]

[5] 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 Plus Flats Resale Prime ^[1] Flats	Resale Unclassified ^[2] / Standard 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^[6] 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>
	<p>Buying a non-subsidised resale unclassified/ Standard flat with or without Proximity Housing Grant</p>	<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>

[6] 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 Plus Flats Resale Prime ^[1] Flats	Resale Unclassified ^[2] / Standard Flats
Previous housing subsidies	<p>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(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>The number of housing subsidies you have taken will affect your eligibility to apply for CPF housing grants. You may apply for the Proximity Housing Grant, if eligible.</p>
Resale levy payable	<p>If you and/ or any <u>core member(s)</u> have taken a housing subsidy, you are considered a second-timer. All second-timer core member(s) will need to pay their respective resale levies^[7], if applicable, when buying a flat from HDB. Find out more on the <u>resale levy payable</u>.</p> <p>If you and/ or any core members have taken 2 housing subsidies, you are not eligible to apply or be listed as a core occupier in a flat application to buy a flat from HDB^[8] or resale Prime flat on the open market.</p> <p>[7] Resale levy is not applicable to buyers of resale flats.</p> <p>[8] Seniors may apply for a short-lease flat. Read <u>seniors</u> for more information.</p>	Not applicable
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>	

Criteria	New Flats Resale Plus Flats Resale Prime ^[1] Flats	Resale Unclassified ^[2] / Standard Flats
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 or a 3Gen 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>	
CPF housing grants	<p>Eligible families may apply for the following CPF housing grants for their flat purchase:</p> <ul style="list-style-type: none"> • Enhanced CPF Housing Grant (Families) • Step-Up CPF Housing Grant (Families) <p>Singles buying a flat with their parents may apply for the Enhanced CPF Housing Grant (Singles).</p> <p>For buyers of resale Plus and Prime flats, the CPF housing grants for resale flats apply.</p>	<p>Eligible families may apply for the following CPF housing grants for their flat purchase:</p> <ul style="list-style-type: none"> • CPF Housing Grant (Families) • Enhanced CPF Housing Grant (Families) • Step-Up CPF Housing Grant (Families) • Proximity Housing Grant (Families) <p>Singles buying a flat with their parents may apply for the following CPF housing grants:</p> <ul style="list-style-type: none"> • CPF Housing Grant (Singles) • Enhanced CPF Housing Grant (Singles) • Proximity Housing Grant (Singles)

@ First-timer households comprising only 1 SC and 1 or more SPR family members will have to pay a premium of \$10,000 at flat purchase. You may apply for a Citizen Top-Up of \$10,000 when any of the SPR family member obtains Singapore citizenship or when you have an SC child. Find out more information about the [Citizen Top-Up eligibility conditions](#).

Related scheme

Fresh Start Housing Scheme (New flats only)

Second-timer families with children who live in a public rental flat may qualify for the [Fresh Start Housing Scheme](#).

Multi-generation families

You are buying a flat with your fiancé/ fiancée or spouse and your parents.



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.

You and your fiancé/ fiancée or spouse will form a core family nucleus. Together with your parents (at least one of your parents must be an SC or SPR), your household may apply for a 3Gen flat from HDB or buy a resale 3Gen flat.

If you intend to buy other flat types, please refer to:

- Fiancé and fiancée
- Married couples and/or parent(s) with child(ren)

Eligibility conditions

Criteria	New Flats	Resale Unclassified ^[2] / Standard Flats
	Resale Plus Flats	
	Resale Prime ^[1] 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	Up to a 3Gen flat	All flat types

Criteria	New Flats Resale Plus Flats Resale Prime ^[1] Flats	Resale Unclassified ^[2] / Standard Flats
Citizenship	<p>You must:</p> <ul style="list-style-type: none"> • Be a Singapore Citizen (SC) • Include at least 1 other SC or Singapore Permanent Resident (SPR)[@] 	<p>You must:</p> <ul style="list-style-type: none"> • Be an SC or SPR • Include at least 1 occupant who is an SC or SPR <p>For SPR households (i.e., an SPR household with no SC applicant):</p> <ul style="list-style-type: none"> • All <u>applicants and core occupiers</u> must have SPR status for at least 3 years
Age	At least 21 years old	
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):</p> <ul style="list-style-type: none"> • \$7,000 <p>3-room flat:</p> <ul style="list-style-type: none"> • \$14,000 or \$7,000, depending on project. Our press release on the sales launch will specify the income ceiling for each BTO project • \$21,000 if buying with extended or multi-generation family in projects with \$14,000 income ceiling (refer to the <u>guide</u> for more details) <p>4- and 5-room flat:</p> <ul style="list-style-type: none"> • \$14,000 • \$21,000 if buying with extended or multi-generation family (refer to the <u>guide</u> for more details) 	<p>No income ceiling</p> <p>Note:</p> <p>Income ceiling applies to qualify for CPF housing grants (excluding Proximity Housing Grant) and <u>HDB housing loan</u>.</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^[3]), Executive Condominium (EC) unit, privatised HUDC flat and mixed use development^[4].

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

[4] 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 Plus Flats Resale Prime ^[1] Flats	Resale Unclassified ^[2] / Standard 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 ^[5]
	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 ^[5]

[5] 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 Plus Flats Resale Prime ^[1] Flats	Resale Unclassified ^[2] / Standard 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^[6] 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>

[6] 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 Plus Flats Resale Prime ^[1] Flats	Resale Unclassified ^[2] / Standard Flats
Previous housing subsidies	<p>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>The number of housing subsidies you have taken will affect your eligibility to apply for CPF housing grants. You may apply for the Proximity Housing Grant, if eligible.</p>
Resale levy payable	<p>If you and/ or any <u>core member(s)</u> have taken a housing subsidy, you are considered a second-timer. All second-timer core member(s) will need to pay their respective resale levies^[7], if applicable, when buying a flat from HDB. Find out more on the <u>resale levy payable</u>.</p> <p>If you and/ or any core members have taken 2 housing subsidies, you are not eligible to apply or be listed as a core occupier in a flat application to buy a flat from HDB^[8] or resale Prime flat on the open market.</p> <p>[7] Resale levy is not applicable to buyers of resale flats.</p> <p>[8] Seniors may apply for a short-lease flat. Read <u>seniors</u> for more information.</p>	Not applicable
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>	

New Flats

Criteria

Resale Plus Flats Resale Prime^[1] Flats

Resale Unclassified^[2] / Standard Flats

Undischarged bankrupt

If you are an undischarged bankrupt, prior consent must be obtained from the Official Assignee (OA) or the private trustee, to apply to buy:

- An HDB flat that is bigger than a 5-room flat or a 3Gen flat
- Any flat type with a net purchase price of \$500,000 or above, after taking into account any HDB subsidies or levy

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.

CPF housing grants

Eligible families may apply for the following CPF housing grants for their flat purchase:

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

For buyers of resale Plus and Prime flats, the corresponding CPF housing grants for resale flats apply.

Eligible families may apply for the following CPF housing grants for their flat purchase:

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

@ First-timer households comprising only 1 SC and 1 or more SPR family members will have to pay a premium of \$10,000 at flat purchase. You may apply for a Citizen Top-Up of \$10,000 when your spouse obtains Singapore citizenship or when you have an SC child. Find out more information about the [Citizen Top-Up eligibility conditions](#).

Orphaned siblings

You are buying a flat with your sibling(s) who are orphans and single.



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.

You and your siblings, who are orphans and single, i.e., unmarried, divorced, or widowed persons[@], will form a core family nucleus and may apply for a flat from HDB or buy a resale flat on the open market with the following criteria:

- All your siblings are listed in the same application, and they are not applying for/ owning/ renting a flat separately
- At least 1 of your deceased parents was a Singapore Citizen (SC) or Singapore Permanent Resident (SPR)

[@] Divorced or widowed persons who have child(ren) and can form a family unit will not qualify to buy a flat as orphaned siblings.

Eligibility conditions

Criteria	New Flats	Resale Unclassified ^[2] / Standard Flats
	Resale Plus Flats Resale Prime ^[1] 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	Up to a 5-room 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 SC or Singapore Permanent Resident (SPR)[^]	You must: <ul style="list-style-type: none">• Be an SC or SPR• Include at least 1 occupant who is an SC or SPR <p>For SPR households (i.e., an SPR household with no SC applicant):</p> <ul style="list-style-type: none">• All <u>applicants and core occupiers</u> must have SPR status for at least 3 years
	Age	At least 21 years old

Criteria	New Flats Resale Plus Flats Resale Prime ^[1] Flats	Resale Unclassified ^[2] / Standard Flats
Monthly household income ceiling	<p data-bbox="325 219 895 309">Total income of all persons listed in the HFE letter application.</p> <p data-bbox="325 349 767 383">2-room Flexi flat (99-year lease):</p> <ul data-bbox="352 423 496 456" style="list-style-type: none"> <li data-bbox="352 423 496 456">• \$7,000 <p data-bbox="325 497 491 530">3-room flat:</p> <ul data-bbox="352 571 895 965" style="list-style-type: none"> <li data-bbox="352 571 895 763">• \$14,000 or \$7,000, depending on project. Our press release on the sales launch will specify the income ceiling for each BTO project <li data-bbox="352 779 895 965">• \$21,000 if buying with extended or multi-generation family in projects with \$14,000 income ceiling (refer to the <a data-bbox="389 931 432 965" href="#">guide for more details) <p data-bbox="325 1005 587 1039">4- and 5-room flat:</p> <ul data-bbox="352 1079 895 1270" style="list-style-type: none"> <li data-bbox="352 1079 509 1113">• \$14,000 <li data-bbox="352 1128 895 1270">• \$21,000 if buying with extended or multi-generation family (refer to the <a data-bbox="389 1236 432 1270" href="#">guide for more details) 	<p data-bbox="930 219 1171 253">No income ceiling</p> <p data-bbox="930 293 1007 327">Note:</p> <p data-bbox="930 367 1503 510">Income ceiling applies to qualify for CPF housing grants (excluding Proximity Housing Grant) and <a data-bbox="1198 472 1453 510" href="#">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^[3]), Executive Condominium (EC) unit, privatised HUDC flat and mixed use development^[4].

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

[4] 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 Plus Flats Resale Prime ^[1] Flats	Resale Unclassified ^[2] / Standard 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 ^[5]
	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 ^[5]

[5] 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 Plus Flats Resale Prime ^[1] Flats	Resale Unclassified ^[2] / Standard 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^[6] 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>

[6] 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 Plus Flats Resale Prime ^[1] Flats	Resale Unclassified ^[2] / Standard Flats
Previous housing subsidies	<p>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>The number of housing subsidies you have taken will affect your eligibility to apply for CPF housing grants. You may apply for the Proximity Housing Grant, if eligible.</p>
Resale levy payable	<p>If you and/ or any <u>core member(s)</u> have taken a housing subsidy, you are considered a second-timer. All second-timer core member(s) will need to pay their respective resale levies^[7], if applicable, when buying a flat from HDB. Find out more on the <u>resale levy payable</u>.</p> <p>If you and/ or any core members have taken 2 housing subsidies, you are not eligible to apply or be listed as a core occupier in a flat application to buy a flat from HDB^[8] or resale Prime flat on the open market.</p> <p>[7] Resale levy is not applicable to buyers of resale flats.</p> <p>[8] Seniors may apply for a short-lease flat. Read <u>seniors</u> for more information.</p>	Not applicable
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>	

Criteria	New Flats Resale Plus Flats Resale Prime ^[1] Flats	Resale Unclassified ^[2] / Standard Flats
Undischarged bankrupt	<p>If you are an undischarged bankrupt, prior consent must be obtained from the Official Assignee (OA) or the private trustee, if:</p> <ul style="list-style-type: none"> You are applying to buy an HDB flat that is bigger than a 5-room flat or a 3Gen flat You are buying 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>	
CPF housing grants	<p>Eligible families may apply for the following CPF housing grant for their new flat purchase:</p> <ul style="list-style-type: none"> Enhanced CPF Housing Grant (Families) <p>For buyers of resale Plus and Prime flats, the corresponding CPF housing grants for resale flats apply.</p>	<p>Eligible families may apply for the following CPF housing grants for their flat purchase:</p> <ul style="list-style-type: none"> CPF Housing Grant (Families) Enhanced CPF Housing Grant (Families)

^ First-timer households comprising only 1 SC and 1 or more SPR family members will have to pay a premium of \$10,000 at flat purchase. You may apply for a Citizen Top-Up of \$10,000 when any of the SPR family member obtains Singapore citizenship or when you have an SC child. Find out more information about the [Citizen Top-Up eligibility conditions](#).

Families with non-residents

You are a Singapore Citizen (SC) buying a flat with your non-resident spouse or parents/child(ren).



Non-resident spouse

You may apply to buy a 2-room Flexi flat from HDB, a 2-room resale Prime^[1] flat, or any resale unclassified^[2]/ Standard/ Plus flat (excluding 3Gen flats) on the open market with your non-resident spouse who is not an SC or Singapore Permanent Resident (SPR). If you have a child who is an SC or SPR, please refer to [married couples and/ or parent\(s\) with child\(ren\)](#).

Non-resident parents/ child(ren)

You may buy a resale flat (excluding 3Gen and resale Prime^[1] flats) as a single, divorced, or widowed SC, with your non-resident parents/ child(ren) (under your legal custody, care, and control), who are not SC or SPR.

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.

You and your non-resident spouse/ parents/ child(ren) will form the core family nucleus.

Eligibility conditions

Criteria	New Flats Resale Prime ^[1] Flats (Only for purchase with non-resident spouse)	Resale Unclassified ^[2] , Standard and Plus Flats
Flat type	2-room Flexi flat	All flat types (excluding 3Gen flats)

[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.

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

Criteria	New Flats Resale Prime^[1] Flats (Only for purchase with non-resident spouse)	Resale Unclassified^[2], Standard and Plus Flats
Citizenship	<ul style="list-style-type: none"> You must be an SC Your non-resident spouse (i.e., neither an SC nor an SPR) must be holding a valid^[3] <u>Visit Pass</u> or <u>Work Pass</u> of any validity period, at the point of your HFE letter and new flat application <p>[3] If the pass expires during the transaction to buy a new flat, it must be renewed and valid when you collect the keys to your new flat</p>	<p>You must be an SC.</p> <p>Non-resident spouse</p> <p>If you are 21 years old or above:</p> <ul style="list-style-type: none"> Your spouse must have a valid^[4] <u>Long Term Visit Pass</u> or <u>Work Pass</u> of at least 6 months from the date of issue at the point of your HFE letter and resale flat application <p>If you are 35 years old or above:</p> <ul style="list-style-type: none"> Your spouse must have a valid^[4] <u>Visit Pass</u> or <u>Work Pass</u> of any validity period at the point of your HFE letter and resale flat application <p>Non-resident family members:</p> <ul style="list-style-type: none"> You must include one of the following family members in your HFE letter and resale flat application: <ul style="list-style-type: none"> Your parents and siblings (if any) Children under your legal custody, care, and control (for widowed/ divorced persons) At least 1 parent/ child must have a valid^[4] <u>Long Term Visit Pass</u> or <u>Work Pass</u> of at least 6 months from the date of issue at the point of your HFE letter and resale flat application <p>[4] If the pass expires during the transaction to buy a resale flat, it must be renewed and valid when you complete the resale flat purchase</p>
Age of SC applicant	<p>New flat: At least 35 years old</p> <p>Resale flat: At least 21 years old</p>	At least 21 years old

Criteria	New Flats Resale Prime^[1] Flats (Only for purchase with non-resident spouse)	Resale Unclassified^[2], Standard and Plus Flats
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 <u>seniors</u>.</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 <u>HDB housing loan</u>.</p>

Criteria

**New Flats
Resale Prime^[1] Flats
(Only for purchase with non-resident
spouse)**

**Resale Unclassified^[2], Standard and Plus
Flats**

**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^[5]), Executive Condominium (EC) unit, privatised HUDC flat and mixed use development^[6].

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

[6] 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 (Only for purchase with non-resident spouse)	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 ^[7]
	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 ^[7]

[7] 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 (Only for purchase with non-resident spouse)	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^[8] 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>

[8] 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 (Only for purchase with non-resident spouse)	Resale Unclassified^[2], Standard and Plus Flats
Previous housing subsidies	<p>Only first-timer <u>core member(s)</u> may qualify.</p> <p>If any <u>core member(s)</u> 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>The number of housing subsidies you have taken will affect your eligibility 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, if:</p> <ul style="list-style-type: none"> • You are applying to buy an HDB flat that is bigger than a 5-room flat or a 3Gen flat • You are buying 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 (Only for purchase with non-resident spouse)	Resale Unclassified ^[2] , Standard and Plus Flats
Additional amount payable	<p>\$15,000, incorporated into the price of the booked flat^[9]</p> <p>[9] 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 families 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 families 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

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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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