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CPF Housing Grant for Resale Flats (Singles)

If you are a first-timer Singapore Citizen (SC) and buying a resale flat on your own, you may qualify for a Singles Grant of \$40,000 for the purchase of a 2- to 4- room resale flat or \$25,000 for a 5-room resale flat.

If you are buying with your parents or your non-resident spouse or other first-timer single(s) (up to 2 Singles Grant applicants), you may be eligible for a Singles Grant of \$40,000 for the purchase of a 2- to 4-room resale flat (i.e. a total of \$80,000 for 2 singles) or \$25,000 for a 5-room or bigger resale flat (i.e. a total of \$50,000 for 2 singles).

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

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

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	Singles Grant
Household	<p>Assistance for</p> <ul style="list-style-type: none">• First-timer applicants aged 35 and above who are buying a resale flat<ul style="list-style-type: none">◦ On their own or with other first-timer eligible single citizens◦ With their parents• First-timer applicants aged 21 or above who are buying a flat with their non-resident spouse <p>Refer to the following for more information on the eligibility conditions for buying a flat:</p> <ul style="list-style-type: none">• Singles• Two or more singles• Single child aged 35 or above buying with parents^[1]• Families with non-residents <p>Note:</p> <ul style="list-style-type: none">• If you have taken a Singles Grant and are now married to an SC or Singapore Permanent Resident (SPR) or have a child who is an SC or SPR, you may apply for a Top-Up Grant.• If you are buying over your child's flat, you will not be eligible for housing grants <p>[1] If you and your parents are first-timer applicants, the household may apply for either the Family Grant or Singles Grant.</p>
Citizenship	You are a SC
Household status	You and/ or your core member(s) must be a first-timer applicant to receive a housing grant. First-timer applicants must not have taken a housing subsidy before.
Monthly household income ceiling	<p>Your average gross monthly household income must not exceed:</p> <ul style="list-style-type: none">• \$7,000 if purchasing a flat on your own• \$14,000 if purchasing a flat with your family or other singles

**Ownership/
interest in
property in
Singapore or
overseas other
than HDB flat**

Interest or ownership in a property

You are considered to own or have an interest in a property if you have acquired a property through purchase or when it is:

- Acquired by gift;
- Inherited as a beneficiary under a will or from the Intestate Succession Act;
- Owned, acquired, or disposed of through nominees; or
- Acquired by holding on trust for another person/ entity.

The conditions on ownership/ interest in private residential and non-residential property apply to **all local and overseas properties that are completed or uncompleted**, and include but are not limited to the following:

Private residential property

A house, building, land that is under a residential land zoning (including land with multiple land zoning^[2]), Executive Condominium (EC) unit, privatised HUDC flat and mixed use development^[3].

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

[3] E.g. properties with a residential component, such as HDB shop with living quarters or shophouse.

Non-residential property

A property under a non-residential land zoning and/ or the permitted use does not include housing.

This may include commercial properties (e.g. shops or offices), industrial properties, market/ hawker stalls, or vacant/ plantation/ agricultural land.

Private residential property

All applicants and occupiers listed in the HFE letter application:

- Must not own or have an interest in any local or overseas private residential property; and
- Must not have disposed of any private residential property in the last 30 months, from the legal completion date, before the HFE letter application.

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

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

Non-residential property

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

If applicants and occupiers own or have an interest in more than 1 non-residential property, they must 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.

Flat type

Buying as

Flat type

Singles

- 2-room Prime flats
- 2- to 5-room unclassified/ Standard/ Plus flats (excluding 3Gen flats)

Singles with other single citizens or families with non-residents

- 2-room Prime flats
- 2-room or bigger unclassified/ Standard/ Plus flats (excluding 3Gen flats)

Singles with parents

2-room or bigger (excluding 3Gen flats)

Remaining lease of flat

- More than 20 years
- You can get the details of a flat lease with our [HDB Map Services](#)

Distribution and usage of Singles Grant

If your household is eligible for the Singles Grant, first-timer SC members of the core family nucleus will receive the grant based on their eligible share. It will be credited into their CPF Ordinary Accounts.

The Singles Grant received by **core applicants** can be used to:

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

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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