



CPF Housing Grant for Executive Condominiums (ECs)

Under the CPF Housing Grant Scheme, you may be eligible to receive a housing subsidy of up to \$30,000 when you buy an Executive Condominium (EC) unit from a property developer.

Core family nucleus

A household’s eligibility for housing subsidies 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) who enable the household to qualify for the EC unit purchase under an eligibility scheme. All core members must remain in the EC application, and physically occupy the EC unit during the minimum occupation period (MOP) after the EC unit purchase. Their names cannot be removed.

Eligibility conditions

Criteria	Details
Household	<p>Assistance for</p> <ul style="list-style-type: none">• Couples, families or orphaned siblings who are first-timer applicants buying an EC unit from a property developer• First-timer Singapore Citizen (SC) applicants and Singapore Permanent Resident (SPR) applicants or occupiers whose fiancé/ fiancée/ spouse/ sibling has previously taken any housing subsidy <p>Refer to the eligibility conditions for more information.</p>
Citizenship	<p>You must:</p> <ul style="list-style-type: none">• Be an SC• Include at least 1 other SC or SPR
Age	<p>At least 21 years old</p>

Criteria

Details

Household status

At least 1 core member is a first-timer to receive the housing grant. First-timer core member(s) must not have taken any housing subsidy before.

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^[1]), Executive Condominium (EC) unit, privatised HUDC flat and mixed use development^[2].

[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 EC 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^[3], before EC application.

[3] 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 to buy an EC unit on or after 1 July 2026.

Non-residential property

For EC land sales launched on or after 9 May 2023 (including those where the tenders have not closed), all persons listed in the EC application can, as a household, own or have an interest in not more than 1 non-residential

Criteria**Details**

property^[4] at EC application and up to 30 months before EC application.

If the 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) before EC application.

[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.

Amount**First-timer households**

Average gross monthly household income of all persons listed in the EC application i.e. applicants and occupiers	CPF Housing Grant amount	
	SC/ SC household	SC/ SPR household
\$10,000 or lower	\$30,000	\$20,000
\$10,001 to \$11,000	\$20,000	\$10,000
\$11,001 to \$12,000	\$10,000	Nil
\$12,001 to \$16,000	Nil	Nil

First-timer and second-timer couples

Average gross monthly household income of all persons listed in the EC application i.e. applicants and occupiers	CPF Housing Grant amount
	SC/ SC household
\$10,000 or lower	\$15,000
\$10,001 to \$11,000	\$10,000
\$11,001 to \$12,000	\$5,000
\$12,001 to \$16,000	Nil

Citizen Top-Up (for SC/ SPR households)

You may apply for the Citizen Top-Up of \$10,000 when a qualifying member of your SC/ SPR household obtains Singapore citizenship. You must submit your application to HDB within 6 months of being eligible for it.

Criteria	Details
Distribution and usage of housing grant	<p>If your household is eligible for the CPF Housing Grant, first-timer SC 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 CPF Housing Grant received by core applicants can be used to:</p> <ul style="list-style-type: none"> • Offset the purchase price of the EC unit • Reduce the housing loan required for the EC unit purchase

Example

Mr and Mrs O have booked an EC unit.

Details of Mr and Mrs O

Citizenship	Mr O is an SC and Mrs O is an SPR
Household status	First-timers
Average household monthly income	\$10,500

Details of CPF Housing Grant

CPF Housing Grant amount	\$10,000
Disbursement to CPF Ordinary Account	<p>Mr and Mrs O will each receive a CPF housing grant of \$5,000.</p> <p>Subsequently, if Mrs O obtains Singapore citizenship or the couple has an SC child, they may apply for the \$10,000 <u>Citizen Top-Up</u>.</p>

NEXT STEPS

Buying Procedures

Get started with your purchase by finding out about the buying process for an Executive Condominium (EC) unit.

Application

Check out the list of projects and information on buying an Executive Condominium (EC) unit on the open market.

Conditions After

Buying for Executive Condominiums (ECs)

Learn about the conditions that buyers have to follow after purchasing an

Executive Condominium
(EC) unit from a property
developer.

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