

Enjoyment of Housing Subsidies and Grants

Currently, households comprising Singapore Citizens (SC) or one Singapore Citizen and one Singapore Permanent Resident (SC-SPR) are eligible for housing grants. However, the housing grants are only disbursed to SC flat applicants.

From 9 May 2023, eligible housing grants will be shared among applicants and occupiers in the core nucleus, regardless whether they are Singapore Citizens or Singapore Permanent Residents. This is a fairer approach as the SC/SPR core occupier will be treated as a second-timer after enjoying a housing grant, similar to SC core applicants.

For most households, there will be no change in the overall grant amount enjoyed, as their eligibility for housing grants will continue to be assessed on a household-basis.

Table C1: Examples of core nucleus and the corresponding treatments

S/N	First-timer households		Core Nucleus*	Disbursement of Housing Grant (Family)^	
	Application	Relationship		Current Approach	From 9 May
1	Applicant 1	SC	Married couple	Full housing grant is disbursed to both applicants equally (i.e. each will get half the amount)	No change
	Applicant 2	SC (spouse)			
2	Applicant 1	SC	Fiancé and fiancée	Full housing grant is disbursed to Applicant 1	Full housing grant is disbursed to both the applicant and occupier equally (i.e. each will get half the amount)#
	Occupier 1	SC (fiancé/fiancée)			
3	Applicant 1	SC	Married couple	Full housing grant is disbursed to Applicant 1	Full housing grant is disbursed to both applicants equally (i.e. each will get half the amount)
	Applicant 2	SPR (spouse)			
4	Applicant 1	SC (parent)	Married couple	Full housing grant is disbursed to Applicant 1 and 2	No change
	Applicant 2	SC (parent)			
	Applicant 3	SC (single)			
5	Applicant 1	SC (parent)	Parent and child	Full housing grant disbursed to Applicant 1	No change+
	Applicant 2	SC (single)			

Notes: SC – Singapore citizen

SPR – Singapore permanent resident

* For those who buy a flat from HDB or a resale flat with CPF Housing Grant, the tagging for enjoyment of the housing subsidy will be determined at the point of the flat purchase, and will not change after the buyers have collected the keys to the subsidised flat.

^ Comprises the CPF Housing Grant, Enhanced CPF Housing Grant (EHG) and Proximity Housing Grant (PHG), where eligible.

Only applicants can use their share of the housing grants to pay for the flat purchase. Any core occupier who has received a share of the grants may use it when he/she is included as an owner or applies to buy a flat in future.

+ A first-timer child who is part of the core nucleus with his parent will not be treated as having enjoyed the subsidy if he is single and listed as a co-applicant, or he is married/single and listed as an occupier. For such cases, at least one member of the core nucleus must be an SC who will be treated as having enjoyed the housing subsidy.

Table C2: Examples of core nucleus involving singles or married persons with non-resident spouses

S/N	First-timer households		Core Nucleus*	Disbursement of Housing Grant (Singles)^
	Application	Relationship		
1	Applicant	SC (single aged ≥35)	SC single	Applicant [No change]
2	Applicant 1	SC (singles aged ≥35)	Both singles	Applicants 1 & 2 [No change]
	Applicant 2	SC (singles aged ≥35)		
3	Applicant	SC	Married couple	SC Applicant [No change]
	Occupier	Spouse (non-resident)		

Notes: SC – Singapore citizen

* For those who buy a flat from HDB or a resale flat with CPF Housing Grant, the tagging for enjoyment of the housing subsidy will be determined at the point of the flat purchase, and will not change after the buyers have collected the keys to the subsidised flat.

^ Comprises the CPF Housing Grant, EHG and PHG, where eligible.