

## Eligibility Assessment for Housing Subsidies

Table D1: Persons assessed for eligibility

Item	Persons assessed*
Household status (e.g. first-timer, second-timer)	Based on the number of housing subsidies previously enjoyed by the <u>core nucleus</u> .
Continuous employment condition for EHG <sup>^</sup>	Based on the employment status of the <u>core nucleus</u> .
Home-for-life condition for EHG <sup>^</sup>	Based on the lease coverage of the flat for the <u>core nucleus</u> .
Household income ceiling	Based on <u>all persons</u> listed in the HFE letter application.
Private property ownership	<p>Based on the ownership of property of <u>all persons</u> listed in the HFE letter application<sup>#</sup>.</p> <ul style="list-style-type: none"> <li>• A household that owns or has an interest in private residential property (local or overseas)<sup>+</sup> or have disposed of it within 30 months prior to the application will not be eligible for housing subsidies and HDB housing loan<sup>%</sup>.</li> <li>• A household that owns or has an interest in up to one non-residential property (local or overseas) within 30 months prior to the application will be eligible for housing subsidies and HDB housing loan.</li> </ul>

**Notes:** \* Also applies to buyers of replacement flats under Selective En bloc Redevelopment Scheme.

<sup>^</sup> Also applies to Step-Up CPF Housing Grant or Lift access Housing Grant.

<sup>#</sup> Flat owners of a subsidised HDB flat with/without an HDB housing loan or a non-subsidised resale flat with an HDB housing loan cannot own or have an interest in a private residential property and/or more than one non-residential property within the minimum occupation period (MOP) of the flat. Those who bought a non-subsidised resale flat without an HDB housing loan are also not allowed to own or have an interest in a private residential property within the MOP.

<sup>+</sup> Includes mixed-use development or property with residential component such as HDB shop with living quarters.

<sup>%</sup> Those who have disposed of their interest for at least 30 months may apply for a second HDB housing loan, subject to the prevailing eligibility conditions.