

ELIGIBILITY CRITERIA FOR SILVER HOUSING BONUS (WITH EFFECT FROM 1 DECEMBER 2025)

S/N	Criteria	Condition
1	Age, Citizenship	At least one owner is a Singapore Citizen aged 55 or above
2	Household Income	Gross monthly household income of \$14,000 or less
3	Existing Property (Selling)	- HDB flat (met Minimum Occupation Period), or private residential property of Annual Value (AV) of up to \$31,000; and - Must not concurrently own: (a) a private residential property or (b) more than one non-residential property
4	Next Property (Buying)	3-room (excludes 3-room terrace) or smaller HDB flat (including short-lease 2-room Flexi flats and CCAs)
5	Housing Transactions	Book new HDB flat or submit application to buy resale flat: (a) before selling sale of property; or (b) within one year of completing sale of existing property
6	Application Timeframe	Application for SHB must be submitted within one year of completion of second housing transaction (sale or purchase)
7	Net Sales Proceeds	Selling price of existing property is greater than the sum of any outstanding loan on existing property, purchase price of the next property, resale levy payable, and subsidy recovery for Plus and Prime flats