Annex A

Revised Income Ceilings for Citizen Families & Singles

Table A1 and Table A2 show the current and revised income ceilings for eligible families and singles respectively.

Table A1: Income Ceilings for Housing and Mortgage Subsidies – Families

	New Flat from HDB				Resale HDB Flat with CPF Housing Grant[*@]	Resale HDB Plus/Prime Flat without CPF Housing Grant[*]	HDB Housing Loan[*]	New EC Unit from Property Developer
	Community Care Apartment (CCA)[*]	2-room Flexi		≥ 3-room[*]				
		Short-Lease[*]	99-Year Lease					
Previous	$14,000	$14,000	$7,000	$14,000	$14,000	$14,000	$14,000	$16,000
Revised	$16,000	$16,000	$8,000	$16,000	$16,000	$16,000	$16,000	$18,000[#]

Notes:

[*] The revised income ceiling for extended families is $24,000 (i.e. 1.5 times of that for typical families), and the income for each family nucleus cannot exceed $16,000.

[@] There is no income ceiling for the purchase of a resale Unclassified or Standard HDB flat without CPF Housing Grant.

[#] This applies to new units in ECs with land sale tender closing dates on or after 24 August 2026.

Table A2: Income Ceilings for Housing and Mortgage Subsidies – Singles under the Single Singapore Citizen (SSC) scheme and Joint Singles Scheme (JSS)[*]

	New Flat from HDB			Resale HDB Flat with Singles Grant[@]	Resale HDB Plus Flat without Singles Grant	Resale HDB 2-room Prime Flat with/ without Singles Grant	HDB Housing Loan	New EC unit from Property Developer
	Community Care Apartment (CCA)	2-room Flexi						
		Short-Lease	99-Year Lease					
Previous	$14,000	$14,000	$7,000	$7,000 (SSC)[&] $14,000 (JSS)	$14,000	$7,000	$7,000 (SSC)[&] $14,000 (JSS)	$16,000 (JSS)
Revised	$16,000	$16,000	$8,000	$8,000 (SSC)[&] $16,000 (JSS)	$16,000	$8,000	$8,000 (SSC)[&] $16,000 (JSS)	$18,000 (JSS)[#]

Notes:

[*] Applies to both SSC and JSS unless otherwise stated.

[@] There is no income ceiling for the purchase of a resale Unclassified or Standard HDB flat without Singles Grant.

[&] For the purchase of up to a 5-room resale flat.

[#] This applies to new units in ECs with land sale tender closing dates on or after 24 August 2026.

Other Households who will Benefit from the Income Ceiling Revision

2 The increase in the income ceiling will also benefit:

a) Eligible families applying for the Parenthood Provisional Housing Scheme (PPHS), with the monthly household income ceiling for the PPHS increasing from $7,000 to $8,000.

b) Eligible second-timer families, with the monthly household income ceiling for the Fresh Start Housing Scheme and the Step-Up CPF Housing Grant increasing from $7,000 to $8,000.

c) Eligible seniors, with the monthly household income ceiling increasing from $14,000 to $16,000 for:
   i. The Lease Buyback Scheme, which allows seniors to sell part of their flat's lease to HDB while ageing in place;
   ii. The Silver Housing Bonus after seniors right-size to a 3-room or smaller flat; and
   iii. The purchase of a Community Care Apartment or 2-room Flexi flat on short lease from HDB.