

Things to Know About the **ENHANCED CPF HOUSING GRANT**

WHETHER YOU ARE APPLYING FOR A FLAT FROM HDB OR BUYING A RESALE FLAT ON THE OPEN MARKET, THE ENHANCED CPF HOUSING GRANT (EHG) CAN HELP YOU FINANCE YOUR FLAT PURCHASE, THUS PROVIDING FIRST-TIME HOME BUYERS WITH MORE AFFORDABLE HOUSING OPTIONS.



How to qualify for EHG?

▶ Monthly household income for

FIRST-TIMER FAMILIES

Should not exceed

\$9,000

▶ Must be aged 35 and above for

FIRST-TIMER SINGLES

Monthly income should not exceed

\$4,500

▶ In both cases

THE BUYER (OR SPOUSE/FIANCE(E), FOR FAMILIES)

Must have worked continuously for

12 months

prior to the flat application and still be
working at the point of flat application



Is the EHG applicable only for certain flat types?

First-timer families

For purchase of resale flats, applicants must be buying a 2-room or bigger flat.

First-timer singles

▶ **Buying a 2-room Flexi flat from HDB**

Under the Single Singapore Citizen Scheme or Joint Singles Scheme, first-timer singles are only eligible to buy 2-room Flexi flats in non-mature estates.

▶ **Buying a Resale Flat**

The EHG is applicable to singles buying a 2-room to 5-room flat under the Single Singapore Citizen Scheme, or 2-room and bigger flat under other schemes.



How much housing grants can I get?

The grant amount you will receive depends on your average gross monthly household income.

FLATS FROM HDB

FIRST-TIMER FAMILIES

Can enjoy an EHG of up to

\$80,000

FLATS FROM HDB

FIRST-TIMER SINGLES

Can enjoy an EHG (Singles) of up to

\$40,000



RESALE FLATS

FIRST-TIMER FAMILIES

Can receive up to **\$160,000** in housing grants

FAMILY GRANT

Up to **\$50,000**

+

EHG

Up to **\$80,000**

+

PROXIMITY HOUSING GRANT

Up to **\$30,000**

Applicants who qualify for the Family Grant may also benefit from the EHG of up to \$80,000.



RESALE FLATS

FIRST-TIMER SINGLES

Can receive up to **\$80,000** in housing grants

SINGLES GRANT

Up to **\$25,000**

+

EHG

Up to **\$40,000**

+

PROXIMITY HOUSING GRANT

Up to **\$15,000**

Applicants who qualify for the Singles Grant may also benefit from the EHG for Singles of up to \$40,000.

To enjoy the full EHG amount for the respective household income levels, the flat being purchased must have sufficient lease to cover the youngest buyer up to the age of 95. Otherwise, the amount will be pro-rated. This condition also applies to balance flats that are purchased from HDB.

For more information on buying a flat, visit HDB's website: www.hdb.gov.sg/residential/buying-a-flat

