



# Working out the housing **B**udget



Before committing to a flat purchase, calculate your budget first.

Your budget to buy a flat consists of



+



+



+



Amount of housing loan that can be secured from HDB/ Bank

CPF savings in Ordinary Account

CPF Housing Grants (if eligible)

Cash savings

Your budget will be used to pay



The price of the flat that you are buying



Stamp and legal fees for the flat purchase



Resale levy, if you are buying a second subsidised flat from HDB



Moving expenses, renovation, furnishings, etc.

Do work out the sums and keep to your budget when buying a flat!