

Enhanced CPF Housing Grant (EHG)

EHG STRUCTURE*

First-timer families and singles under Joint Singles Scheme**

Average monthly household income	Grant amount [^]
Not more than \$1,500	\$80,000
\$1,501 - \$2,000	\$75,000
\$2,001 - \$2,500	\$70,000
\$2,501 - \$3,000	\$65,000
\$3,001 - \$3,500	\$60,000
\$3,501 - \$4,000	\$55,000
\$4,001 - \$4,500	\$50,000
\$4,501 - \$5,000	\$45,000
\$5,001 - \$5,500	\$40,000
\$5,501 - \$6,000	\$35,000
\$6,001 - \$6,500	\$30,000
\$6,501 - \$7,000	\$25,000
\$7,001 - \$7,500	\$20,000
\$7,501 - \$8,000	\$15,000
\$8,001 - \$8,500	\$10,000
\$8,501 - \$9,000	\$5,000
More than \$9,000	NA

NOTES: * The EHG is available to households buying new or resale flats with at least 20 years of lease remaining. The minimum lease period to enjoy all the other types of housing grants will similarly be adjusted to 20 years of lease remaining.

** The EHG is applicable to those buying two-room Flexi flats on 99-year leases in non-mature estates, two-room Flexi flats on short leases and resale flats (up to five-room under the Single Singapore Citizen Scheme, and all resale flats under the Joint Singles Scheme).

[^] The EHG is applicable to households buying a flat with remaining lease that can cover the youngest buyer and spouse to the age of 95; otherwise, the household will enjoy a pro-rated EHG.

AHG = Additional CPF Housing Grant

SHG = Special CPF Housing Grant

ILLUSTRATION OF HOUSING GRANT ENHANCEMENT

EXAMPLE 1:

Couple A earns \$4,800 a month and is looking to buy a four-room Build-To-Order flat in Tampines, which is a mature estate. The housing grants available to the couple are:

Prior to Sept 11			From Sept 11	Increase in grant amount (e)=(d)-(c)
AHG (a)	SHG (b)	TOTAL (c)=(a)+(b)	EHG (d)	
\$5,000	NA*	\$5,000	\$45,000	\$40,000

With the introduction of the EHG, the couple can now enjoy an additional **\$40,000** in housing grants.

NOTE: * SHG is applicable to four-room or smaller new flats in non-mature estates.

EXAMPLE 2:

Couple B, both aged 30, earns \$4,800 a month and is looking to buy a four-room resale flat with 70 years of lease remaining. Since the flat can cover both of them to 95 years of age, the housing grants available to the couple are:

Prior to Sept 11

CPF Housing Grant (a)	AHG (b)	TOTAL (c)=(a)+(b)
\$50,000	\$5,000	\$55,000

From Sept 11

CPF Housing Grant (d)	EHG (e)	TOTAL (f)=(d)+(e)	Increase in grant amount (g)=(f)-(c)
\$50,000	\$45,000	\$95,000	\$40,000

With the introduction of the EHG, the couple can now enjoy an additional **\$40,000** in housing grants. They can also enjoy up to \$30,000 in Proximity Housing Grant if they are living with or near their parents after buying the resale flat.