

CPF Home Purchase Planner: How Flat Buyers Can Stress-Test A Housing Budget

Description

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The CPF Home Purchase Planner is worth using before a buyer falls in love with a listing or starts treating the maximum loan as the target budget. It estimates a home purchase budget and housing loan using CPF, cash and retirement-security assumptions.

That matters in 2026 because many buyers are juggling HFE letters, resale option fees, renovation costs and the question of how much CPF Ordinary Account savings to keep liquid after completion.

What The Planner Is For

CPF frames the planner as a way to estimate how much home a buyer can afford based on current financial and housing circumstances. It is not just a loan-size calculator; it is meant to keep the home purchase decision tied to long-term financial security.

Buyers aged 55 and above should be especially careful with the assumptions, because CPF housing rules intersect with Retirement Account top-ups and the use of property proceeds for the next home.



Resale buyers should work through loan and cash requirements before committing to an option.

Numbers To Prepare First

- CPF Ordinary Account savings available for housing.
- Cash set aside for option fee, buyerâ??s stamp duty, legal fees, renovation and moving costs.
- Expected property price, loan tenure and interest-rate scenario.
- Existing housing commitments and any sale proceeds from a current flat.



Singles buying a flat should check eligibility, CPF use and long-term housing cost.

How To Use It With Other Housing Checks

Use the planner before comparing loan packages, then revisit the numbers after receiving an HFE letter or updated bank loan quote. That two-step habit helps separate eligibility from comfort.

LBRDâ??s earlier guides on HDB housing loans in 2026 and June BTO HFE letter checks pair well with this planner because they cover the eligibility and application side of the same buying decision.



CPF resources sit alongside HDB grant planning for eligible buyers.

Booking, registration or visitor details are on the CPF Home Purchase Planner page.

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