

CPF Housing Grants for Families Buying an HDB Resale Flat in 2026

Description

default watermark

A first-timer family buying an HDB resale flat in 2026 may qualify for three different layers of support: the CPF Housing Grant for Resale Flats, commonly called the Family Grant; the Enhanced CPF Housing Grant (EHG); and the Proximity Housing Grant (PHG). The amounts are not interchangeable, and the largest headline total does not apply to every buyer.

The practical question is therefore not simply how much the maximum grant is. It is which layers fit the householdâ??s citizenship, first-timer status, income, employment history, chosen flat and distance from parents or children. This guide uses the current HDB grant rules checked on 15 July 2026. The HFE letter remains the household-specific decision.

The three grant layers

Grant	Main test	Potential amount for a family buying resale
Family Grant	Citizenship, first-timer status, flat type and income	Up to S$80,000 for eligible first-timer families
EHG	First-timer eligibility, average monthly income, work history and remaining lease	Up to S$120,000
PHG	Living with or near parents or children	S$20,000 or S$30,000 for an eligible family

These grants are credited to CPF Ordinary Accounts and used for the flat. They reduce the amount that must be met by savings or a loan; they are not cash paid out for renovation or furnishings.

1. Family Grant: start with flat type and citizenship

For an eligible first-timer Singapore Citizen couple buying a resale flat, the Family Grant is S$80,000 for a 2-room, 3-room or 4-room flat, and S$50,000 for a 5-room or larger flat. Where the applicant household is a Singapore Citizen and Singapore Permanent Resident couple, the corresponding

amounts are S$70,000 and S$40,000.

A first-timer and second-timer couple may receive S$40,000 for a 2-room to 4-room resale flat or S$25,000 for a 5-room or larger flat, subject to the published conditions. The usual average monthly household income ceiling for the Family Grant is S$14,000. It is S$21,000 for an extended or multi-generation family. Buyers should not assume that being under the ceiling alone establishes eligibility; HDB also checks the household composition, citizenship, property interests and prior housing subsidies.

2. EHG: income and work history determine the band

The Enhanced CPF Housing Grant can add up to S$120,000 for eligible first-timer families whose average monthly household income does not exceed S$9,000. For a resale purchase, the household must qualify for the Family Grant before it can receive EHG.

At least one applicant must generally have worked continuously for 12 months, with the period ending two months before the HFE application, and still be working at the time of that application. The grant is based on HDBâ??s assessed average income rather than a buyer choosing a favourable payslip month.

default watermark

Average monthly household income	EHG
S$1,500 or less	S$120,000
S$1,501â??S$2,000	S$110,000
S$2,001â??S$2,500	S$105,000
S$2,501â??S$3,000	S$95,000
S$3,001â??S$3,500	S$90,000
S$3,501â??S$4,000	S$80,000
S$4,001â??S$4,500	S$70,000
S$4,501â??S$5,000	S$65,000
S$5,001â??S$5,500	S$55,000
S$5,501â??S$6,000	S$50,000
S$6,001â??S$6,500	S$40,000
S$6,501â??S$7,000	S$30,000
S$7,001â??S$7,500	S$25,000
S$7,501â??S$8,000	S$20,000
S$8,001â??S$8,500	S$10,000
S$8,501â??S$9,000	S$5,000

The flat must have more than 20 years of remaining lease. For the full EHG amount, the remaining lease must cover the youngest core applicant and spouse to age 95. Otherwise, the grant may be pro-rated. That makes a cheaper older flat a different affordability decision from a newer flat even when the sale prices are similar.

3. PHG: living with family versus living near them

PHG does not use the same income bands as EHG. An eligible family buying a resale flat to live with parents or a child can receive S$30,000. Buying within four kilometres of parents or a child can attract S$20,000. The family member whose proximity supports the grant must meet HDBâ??s conditions, and the required proximity arrangement must be maintained during the minimum occupation period.

The PHG rules also restrict repeat receipt. A household that previously received PHG should not add it again in an affordability spreadsheet without HDB confirmation.

Two worked combinations

Example A: first-timer couple buying a 4-room flat near parents

Assume both spouses are Singapore Citizens, their HDB-assessed average monthly household income is S$4,800, they meet the first-timer, work-history and lease conditions, and they buy within four kilometres of eligible parents. The indicative layers are S$80,000 Family Grant, S$65,000 EHG and S$20,000 PHG: S$165,000 in total. If they live with the parents instead, PHG would be S$30,000 and the indicative total would be S$175,000.

default watermark

Example B: first-timer couple buying a 5-room flat with a parent

Assume both spouses are Singapore Citizens, assessed average income is S$7,800, the work and lease rules are met, and an eligible parent will live in the flat. The layers are S$50,000 Family Grant, S$20,000 EHG and S$30,000 PHG: S$100,000 in total.

These examples illustrate the published bands; they are not eligibility decisions. A change in citizenship pairing, past subsidy, income assessment, lease coverage or proximity can alter the result.

Grant traps to check before choosing a flat

- **Do not price a purchase from the theoretical maximum.** Use the grant amounts shown in the HFE letter and retain a cash buffer.
- **Check the lease before assuming full EHG.** More than 20 years remaining does not necessarily mean the full amount; age-95 coverage matters.
- **Distinguish income ceilings.** The Family Grant and EHG have different limits and tests.
- **Document proximity.** Confirm the qualifying family member and address before relying on PHG.
- **Budget beyond the purchase price.** Grants cannot pay cash over valuation or ordinary renovation costs.

Our CPF home-purchase planner can be used to test the post-grant loan and monthly buffer. Buyers comparing the market rather than eligibility can refer separately to the HDB Q1 2026 resale data guide.

Remember what happens when the home is sold

Housing grants used for a flat form part of the CPF housing amount associated with the property. On a later sale, CPF rules generally require the principal amount usedâ??including grantsâ??and accrued interest to be refunded from the sale proceeds, after paying the outstanding housing loan. CPFâ??s sales-proceeds guide explains the order.

That refund is to the ownerâ??s CPF account, not a fee paid to the Government, but it affects the amount received in cash. A sound 2026 buying plan therefore records two figures: how grants reduce todayâ??s financing requirement, and what CPF usage may mean for a future sale. The HFE letter resolves eligibility; a complete budget determines whether the chosen flat remains comfortable after the grant.

Reconcile the grant stack with the actual HFE letter

HDBâ??s grant pages set the scheme conditions, while the CPF Boardâ??s HFE letter explainer confirms that a resale buyer should obtain the HFE letter before receiving an Option to Purchase. The HFE letter consolidates the householdâ??s eligibility to buy, grant amount and HDB-loan position. That authenticated result should replace any grant table copied into a planning sheet.

default watermark

Layer	Evidence to retain	Do not assume
Core CPF Housing Grant	HFE amount and household classification	That the headline maximum applies
Enhanced CPF Housing Grant	Income assessment used by HDB	That a recent income change is already reflected
Proximity Housing Grant	Address, relationship and distance assessment	That a map estimate proves eligibility

LBRD funding-gap calculation

If a resale flat costs S$610,000 and the HFE letter confirms S$80,000 in grants, the remaining purchase-price amount is S$530,000 before stamp duty, legal fees, any cash-over-valuation and other costs. This subtraction is an LBRD illustration, not a grant estimate or affordability conclusion. The S$530,000 still has to be met through permitted CPF savings, cash and an approved loan; a grant does not remove loan limits or create cash for renovation.

Sources rechecked 20 July 2026: HDBâ??s three family-grant pages and CPF Boardâ??s HFE explainer. The householdâ??s live HFE letter controls the case.

Date Created
15/07/2026
Author
rachelng