

How Much CPF Can You Use for a Home? A 2026 Buyer Guide

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The short answer: the amount of CPF savings available in your Ordinary Account is not automatically the amount you can use for a home purchase. The permitted amount depends on the propertyâ??s remaining lease, whether that lease can cover the youngest CPF-using owner until age 95, the lower of purchase price and valuation, the property type and the loan type. Buyers should calculate the regulatory ceiling, then decide whether using that full ceiling leaves enough retirement savings and accessible cash.

This guide was checked against CPF Board pages on 15 July 2026. CPF rules and personal balances can change. Use the live calculator and obtain transaction-specific advice before exercising an option or signing a purchase agreement.

The four inputs that control CPF housing use

The CPF Board housing-limit guide identifies four connected inputs. Treat them as a sequence rather than isolated facts.

1. **Remaining lease:** establish the lease remaining on the intended purchase date.
2. **Youngest CPF-using owner:** test whether the remaining lease can last that owner to age 95.
3. **Lower price base:** compare the agreed purchase price with the valuation at purchase.
4. **Property and loan combination:** distinguish a new HDB flat with an HDB loan, a resale HDB flat with an HDB loan, and an HDB flat or private property financed by a bank loan.

No CPF savings may be used if the propertyâ??s remaining lease is 20 years or less. If the remaining lease is more than 20 years but cannot cover the youngest CPF-using owner to age 95, each owner may be limited to a pro-rated percentage of the lower price base. Once the combined CPF use reaches that pro-rated limit, further OA use is not available for the property even if the owners have set aside their Basic Retirement Sums. That makes a short-lease check an early decision, not a detail to leave for conveyancing.

How the loan and property type change the ceiling

Purchase and loan	General CPF position when the age-95 lease test is met	Buyer question
New HDB flat bought directly from HDB with an HDB loan	Owners may use their respective OA savings for the full purchase price, including the housing loan.	How much OA should be preserved rather than merely how much can be used?
Resale HDB flat with an HDB loan	OA use is available up to the lower of purchase price and valuation. Further OA may be used for the remaining loan if each owner has set aside the applicable Basic Retirement Sum.	Is there cash-over-valuation, and when might the first ceiling be reached?
HDB flat or private property with a bank loan	OA use is available up to the lower price base. If the applicable Basic Retirement Sum condition is met, further OA may be used up to 120% of that lower base.	What happens to monthly cash flow if the 120% ceiling is reached before the loan ends?

This summary cannot determine a personal limit. Age, ownership shares, lease data and prior CPF use matter. It also does not mean CPF pays the difference when a buyer agrees to a price above valuation. Build cash-over-valuation into the cash plan separately.

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Run the calculator before negotiating your limit

The official CPF housing usage calculator asks for inputs such as co-ownersâ?? dates of birth, purchase date, valuation, price and lease information. Gather documentary values instead of guessing. Save the result date and the assumptions used, because a different valuation, completion date or ownership group can change the answer.

Use this input sheet:

- purchase price and valuation as separate fields;
- lease commencement and remaining lease at purchase;
- date of birth of every owner who will use CPF;
- HDB or private property and HDB or bank loan;
- current OA balance for each owner and expected CPF use before completion;
- loan term, interest-rate assumption and estimated monthly instalment;
- cash needed for the option, deposit, taxes, legal fees, renovation and reserve.

LBRDâ??s CPF Home Purchase Planner guide explains how to build a broader budget, while the 2026 HDB housing-loan guide covers a separate financing decision. Neither should be treated as a substitute for the live CPF result or lender approval.

The permitted maximum is not a target

Using more OA can reduce the cash instalment today, but it also leaves less CPF savings compounding for retirement. It can increase the principal and accrued interest that must ordinarily be returned to CPF from sale proceeds. The sale outcome still depends on the future price, outstanding loan and required CPF refund; a higher CPF contribution does not guarantee more usable cash at the

next move.

Run three scenarios on the same property:

1. **Maximum permitted CPF:** shows the lowest immediate cash burden, subject to the calculated limit.
2. **Balanced use:** preserves an OA buffer and assigns a sustainable cash share to monthly instalments.
3. **Stress case:** tests a higher bank rate, lower household income and a six-month interruption at the same time.

For each scenario, record the cash left after completion, OA left after completion, monthly cash and CPF instalments, and the retirement-payout impact shown by the relevant CPF planning tool. Reject a purchase if it works only when every variable stays favourable.

Seven checks before you commit

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1. Confirm the lease information, reject CPF funding if 20 years or less remain, and identify the youngest owner using CPF.
2. Obtain the valuation required for the transaction and isolate any price above it.
3. Run the official calculator with every co-ownerâ??s details.
4. Ask the lender to show instalments under the approved rate and a stressed rate.
5. Ring-fence cash for costs that CPF or the loan will not cover.
6. Compare retirement and liquidity outcomes at more than one CPF-use level.
7. Have the conveyancing lawyer or relevant agency clarify any unusual ownership, lease or prior-use issue before commitment.

The CPF home-ownership page explains permitted uses and planning tools. Buyers aged 55 or above, co-buyers with different ages, owners using proceeds from another property and buyers of short-lease homes should give themselves extra time. A headline limit cannot resolve those facts safely.

Bottom line

Start by confirming that more than 20 years remain on the lease; only then apply the age-95 test, calculate against the lower of price and valuation, and use the property-and-loan rules. After finding the permitted CPF ceiling, run a second decision about how much to use. The better purchase is not the one that extracts the most CPF; it is the one that remains affordable without sacrificing the cash buffer and retirement position the household will need later.

Two checks the CPF usage limit cannot replace

The CPF limit answers how much Ordinary Account savings may be used; it does not answer whether the purchase is affordable. MoneySenseâ??s property-affordability guide, updated 1 July 2026, separately identifies upfront costs, expenses that cannot be paid from CPF and a cash buffer for income or rate shocks. That distinction is the practical cross-check to the CPF Boardâ??s housing-

usage rules.

Evidence	Question it answers	What it does not prove
CPF housing usage calculator	Estimated CPF usage under the propertyâ??s age, price and lease	That the monthly loan or cash costs are comfortable
Lender or HFE assessment	Borrowing eligibility and repayment terms	That the household has enough emergency cash
Household cash-flow sheet	Whether upfront and ongoing costs fit the actual budget	Future income, rates or resale value

LBRD planning calculation: separate the cash buffer

Assume a household chooses to retain six months of S$3,000 essential expenses and expects S$20,000 of completion, moving and essential repair costs. The planning reserve is S$18,000 + S$20,000 = S$38,000. This is an illustrative LBRD calculation, not a CPF or MoneySense threshold. Replace both inputs with the householdâ??s records; do not subtract the reserve merely because CPF usage is available.

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Sources checked 19 July 2026: CPF Board housing-usage guidance and calculator; MoneySense property-affordability guide. Limits remain subject to the live CPF and lender assessment.

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