

**Eligibility Criteria and Features of the Fresh Start Housing Scheme**

1. To qualify for Fresh Start, the family must meet the following criteria:
  - a. Form a second-timer family nucleus. The applicant(s) can be married, divorced or widowed;
  - b. At least one Singapore Citizen aged 35 to below 55, with at least one Singapore Citizen child below the age of 16;
  - c. At least one of the applicants is in stable employment in the preceding 12 months;
  - d. Occupied a public rental flat for at least two years, without accumulating three or more months of rental arrears at any point in the preceding 12 months;<sup>1</sup>
  - e. Undergo assessment by MSF and qualify for a Letter of Social Assessment (LSA). To qualify for the LSA, in addition to the above, families must be stable, manage their finances well, and the children must be attending school regularly; and
  - f. After booking a flat under Fresh Start, the family must undergo annual check-ins to renew their LSA until 5 years after key collection, in order to receive annual tranches of the Fresh Start Housing Grant.
  
2. The key features of Fresh Start are:
  - a. The family can buy a 2-room Flexi flat in BTO or SBF sales exercises, with a shorter lease ranging from 45 to 65 years, which will be more affordable than a standard 99-year lease. The lease period chosen should cover all owners and spouse-occupiers up to the age of at least 95 years;
  - b. The family can take an HDB concessionary loan for the flat purchase, regardless of the number of HDB loans the household has taken previously;
  - c. Their resale levy will be capped at \$30,000 (for a 99-year lease), and adjusted downwards based on the lease period chosen;
  - d. The family will receive a Fresh Start Housing Grant of \$35,000 for a 60-year or 65-year lease, which will be adjusted downwards if they choose a flat with a shorter lease. A fixed \$20,000 will be disbursed just before key collection regardless of the lease period chosen. The remaining grant of

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<sup>1</sup> In addition, the family must not have previously received any public rental tenancy discount under relocation, Sale of Flat to Sitting Tenants, or Rent & Purchase Schemes.

up to \$15,000 will be disbursed in annual tranches over five years after key collection;

- e. Like other public rental families, families on Fresh Start will benefit from priority allocation in HDB's sales exercises with a quota of up to 10% set aside under the Tenants' Priority Scheme<sup>2</sup> when they apply for their flat; and
- f. To ensure a stable home for the children, families who buy a flat under Fresh Start will need to fulfil a Minimum Occupation Period (MOP) of 20 years before any resale or subletting of the flat is allowed. HDB will consider appeals and exercise flexibility to waive the MOP on a case-by-case basis, such as for families who are able to upgrade.

3. Together, these measures will provide significant help for these second-timer families to own a home again. They will also be able to use their CPF to pay for a flat of their own, instead of paying rental in cash.

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<sup>2</sup> This quota is shared with applicants whose existing residential property/flat is being acquired for development by the Government.