

Enhancement of the Special CPF Housing Grant

Starting from the September 2015 Build-To-Order (BTO) and Sale of Balance Flats (SBF) exercise, the Special CPF Housing Grant (SHG) of up to \$40,000 will be extended to households earning up to \$8,500 per month and buying a 4-room or smaller flat in the non-mature estates from the HDB. This will also apply to first-timer singles buying a 2-room BTO or balance flat in the non-mature estates under the Joint Singles (JS) Scheme (see [Table C1-1](#)). First-timer singles buying a 2-room BTO or balance flat in the non-mature estates under the Single Singapore Citizen (SSC) Scheme will benefit in a similar way (see [Table C1-2](#)).

2 To be eligible for the SHG, the flat applicant, or spouse/fiancé/fiancée must be in continuous employment for the 12 months before flat application, and remain employed at the time of flat application.

Table C1-1: Enhanced SHG Structure for Families and Singles under JS Scheme

Average Monthly Household Income	Current SHG	Enhanced SHG	Change in SHG
Not more than \$5,000	\$20,000	\$40,000	+ \$20,000
\$5,001 - \$5,500	\$15,000	\$35,000	+ \$20,000
\$5,501 - \$6,000	\$10,000	\$30,000	+ \$20,000
\$6,001 - \$6,500	\$5,000	\$25,000*	+ \$20,000
\$6,501 - \$7,000	Not eligible	\$20,000*	+ \$20,000
\$7,001 - \$7,500		\$15,000*	+ \$15,000
\$7,501 - \$8,000		\$10,000*	+ \$10,000
\$8,001 - \$8,500		\$5,000*	+ \$5,000
More than \$8,500		Not eligible	Not eligible

Note: * Not applicable to singles applying under JS Scheme as the income ceiling for the purchase of 2-room BTO flats in the non-mature estates under the SSC Scheme and JS Scheme is \$6,000.

Table C1-2: Enhanced SHG Structure for Singles under SSC Scheme

Average Monthly Household Income	Current SHG	Enhanced SHG	Change in SHG
Not more than \$2,500	\$10,000	\$20,000	+ \$10,000
\$2,501 to \$2,750	\$7,500	\$17,500	+ \$10,000
\$2,751 to \$3,000	\$5,000	\$15,000	+ \$10,000
\$3,001 to \$3,250	\$2,500	\$12,500	+ \$10,000
\$3,251 to \$3,500	Not eligible	\$10,000	+ \$10,000
\$3,501 to \$3,750		\$7,500	+ \$7,500
\$3,751 to \$4,000		\$5,000	+ \$5,000
\$4,001 to \$4,250		\$2,500	+ \$2,500
More than \$4,250		Not eligible	Not eligible