

Giving Second-Timer Families a Fresh Start

A house is more than a roof over one's head. For many, it reinforces a sense of stability and rootedness in the community. This is why, for families who had to sell their homes due to financial setbacks, the loss of a house can be especially difficult.

The Fresh Start Housing (FSH) Scheme was introduced on 1 December 2016 to help such Singaporean families to own homes again. The Housing & Development Board is working in partnership with the Ministry of National Development and the Ministry of Social and Family Development to implement this scheme.

Benefits and Eligibility Criteria

Grants of up to \$35,000 will be allocated to eligible households to purchase a 2-room Flexi flat with a lease of between 45 and 65 years. In addition, eligible households can get priority allocation and an HDB concessionary loan, regardless of the number of loans they have received previously.



Rental housing blocks at Edgedale Plains.

Second-timer families who have resided in HDB rental units for at least two years can qualify for the FSH Scheme. They are households who have previously enjoyed one housing subsidy and are therefore ineligible for subsidies meant for first-timers. These family units should also include children who are attending school regularly.

More details of the scheme can be found on [HDB InfoWEB](#).

No One Left Behind

The FSH Scheme was first announced by Prime Minister Lee Hsien Loong at the 2015 National Day Rally. Prime Minister Lee said that this scheme was planned to help a small group of people who live in rental units, because the government does not want anybody to be left behind.

Since then, public consultations to develop the scheme had been held with social agencies and rental tenants. Minister for National Development and Second Minister for Finance Mr Lawrence Wong has also appointed a Fresh Start Advisory Committee to help with the smooth implementation of the scheme and to reach out to eligible public rental families.



Public consultation session held on the Fresh Start Housing Scheme.