

ELIGIBILITY CONDITION - Resale Levy / Others

If the 1st Subsidised flat (Direct BTO / Resale flat with Grant, DBSS or EC from Developer) is being sold ON AFTER 3 MARCH 2006 (Based on date of submission of Resale Application)		
First Subsidised Flat Type	Amount of Resale Levy Payable (No Interest)	
	Households	Singles Grant Recipients
HDB / DBSS - 2 Room	\$15,000	\$7,500
HDB / DBSS - 3 Room	\$30,000	\$15,000
HDB / DBSS - 4 Room	\$40,000	\$20,000
HDB / DBSS - 5 Room	\$45,000	\$22,500
EA / EM	\$50,000	\$25,000
Executive Condominium	\$55,000	Not Applicable

If the 1st Subsidised flat (Direct BTO / Resale flat with Grant) is being sold BEFORE 19 MAY 1997 (Based on date of submission of Resale Application)	
First Subsidised Flat Type	Amount of Resale Levy Payable
	Households
HDB - 2 Room	20% of EC Price
HDB - 3 Room	20% of EC Price
HDB - 4 Room	20% of EC Price
HDB - 5 Room	20% of EC Price
EA / EM	20% of EC Price
NIL	NIL

If the 1st Subsidised flat (Direct BTO / Resale flat with Grant, DBSS or EC from Developer) is being sold BETWEEN 19 MAY 1997 to 3 MARCH 2006 (Based on date of submission of Resale Application)		
First Subsidised Flat Type	Amount of Resale Levy Payable by Family Grant Recipient **	Amount of Resale Levy Payable by Single Grant Recipient **
HDB / DBSS - 2 Room	10%* / 15%	5%* / 7.50%
HDB / DBSS - 3 Room	20%	10%
HDB / DBSS - 4 Room	22.50%	11.25%
HDB / DBSS - 5 Room	25%	12.50%

Distribution of Housing Grants	
Type of Applicants	Housing Grants
Sole SC Applicant	Full Grant to Sole Applicant
Joint SC Applicants (Husband & Wife)	Half of the full Grant to each SC Applicant
1st Timer & 2nd Timer Couple	Half of the full Grant to SC 1st Timer only
Married Siblings with their respective spouses	Grant given to a maximum of 2 Applicants who are Husband & Wife
Parent and married Child	

Resale Levy Amount - Based on resale price of the sold flat, or 90% of its market valuation, whichever is higher

* Applicable only to 2-room flat sellers who upgrade to a bigger unit

** 5% Compounded interest per annum is applicable

a. - An interest at prevailing rate of 5% per annum is charge to the Resale Levy amount payable if the buyer defer the payment of Resale Levy until they buy another subsidised Flat / ECs

b. - The Resale Levy, on the past subsidised flat that was sold, need to be paid before signing the S&P

If the buyers fail or refused to pay the Premium or Resale Levy with accrued interest:

i. - The full booking fee of 5% will be refunded back if the S&P has not been signed;

ii. - 5% of the EC purchase price would be forfeited if the S&P has signed;

iii. - CPF Housing grant has to be return, with accrued interest, if the buyers are ineligible before the 5 years MOP date

* For cases where the MOP is not fulfilled, the intending EC applicants would have to submit an appeal to get exemption on their MOP fulfillment

Applicant or Essential Occupier in flat bought from HDB	MOP 5 years
Applicant or Essential Occupier in Resale flat bought with & without Grant	MOP 5 years
Applicant or Essential Occupier in DBSS flat bought from Developer	MOP 5 years
Essential Occupier in EC bought from Developer	MOP 5 years
Applicant in EC bought from Developer	MOP 5 years + 30 months from date of EC Disposal

Gross Monthly Household income must not exceed \$16,000 (need to appeal to developer if income exceeded)

Included	Not Included
Part-time income	Rental income
Stipend (Salary)	Bonuses and overtime pay
Sustenance (Regular Payment)	Alimony allowances
	Scholarship overseas and National Service allowances
Allowances (Fixed / variable) received on regular basic (eg. Transport, food, laundry, uniform, mobile etc)	Director's fee
	Pension

Forfeiture of Deposit

In the event where eligible applicants decide not to exercise the Option to Purchase, 25% of the 5% Option Fee will be forfeited

For Project where the land sales are launched on or after 9 Dec 2013:

a. In the event where the buyer recind the contract after the exercise the S&P, 5% of the purchase price would be forfeited

b. EC buyer will be considered as having taken one housing subsidy, regardless if they are eligible / choose not to take CPF Hosing Grant

c. Existing flat owner need to submit their resale application with 6 months from the date of TOP in respect of the EC unit.

ELIGIBILITY CONDITION - CPF Housing Grant

Scheme	Family Nucleus * Undischarged bankrupt need to obtain Prior consent from official assignee or the private trustee unless listed as an essential occupier	Citizenship (Minimum SC/SC or SC/SPR)	Household Example	GRANT FOR 1st TIMERS			
				<=\$10,000 *Combined Gross Monthly Income	\$10,001 to \$11,000	\$11,001 to \$12,000	
Fiancé/Fiancée Scheme	APPLICANT and SPOUSE-to-be a. - 18 to 21 yrs old, can only list as occupier and with written consent from parent b. - Submit Marriage Cert within 3 months of collecting your keys to the EC unit	SC + SC	Husband (SC) & Wife (SC)	\$30,000	\$20,000	\$10,000	
		SC + SPR	Husband (SC) & Wife (SPR)	\$20,000 to H	\$10,000	NIL	
		SC + SC	Husband (SC) & Wife (EO)	\$30,000 to H	\$20,000	\$10,000	
		SC + SPR	Husband (SC) & Wife (SPR EO)	\$20,000 to H	\$10,000	NIL	
Public Scheme	APPLICANT and SPOUSE, and CHILDREN (if any)	SC + SC	1st Timer Husband (SC) & 2nd Timer Wife (SC/SPR)	\$15,000 to H	\$10,000	\$5,000	
		SC + SC	Husband (SC) & Wife (SC)	\$30,000	\$20,000	\$10,000	
		SC + SPR	Husband (SC) & Wife (SPR)	\$20,000 to H	\$10,000	NIL	
		SC + SPR + SC Child	Husband (SC) & Wife (SPR) & Child (SC EO)	\$30,000 to H	\$20,000	\$10,000	
		SC + NC + SC Child	Husband (SC) & Wife (NC) & Child (SC EO)	\$30,000 to H	\$20,000	\$10,000	
		SC + NC + SPR Child	Husband (SC) & Wife (NC) & Child (SPR EO)	\$20,000 to H	\$10,000	NIL	
	SINGLE APPLICANT with PARENTs, and SIBLINGs (if any)	* IF 2ND TIMER, THERE IS NO GRANT					
		SC Single + SC Parents	Son (SC) + Father & Mother (SC)	\$30,000 to F & M	\$20,000	\$10,000	
		SC Single + SC Parents	Son (SC) + Father (SC) + Mother (SC EO)	\$30,000 to F	\$20,000	\$10,000	
		SC Single + SC Parents	Son (SC) + Father & Mother (SC EO)	NIL	NIL	NIL	
		SC Single + (SC + SPR) Parents	Daughter (SC) + Father (SC) + Mother (SPR)	\$30,000 to F	\$20,000	\$10,000	
		SC Single + (SC + SPR) Parents	Daughter (SC) + Father (SC) + Mother (SPR EO)	\$30,000 to F	\$20,000	\$10,000	
		SC Single + (SC + SPR) Parents	Daughter (SC) + Father & Mother (SC EO + SPR EO)	NIL	NIL	NIL	
		SC Single + SPR Parents	Son (SC) + Father & Mother (SPR)	NIL	NIL	NIL	
APPLICANT (for WIDOWED / DIVORCED) with CHILDREN under LEGAL CUSTODY, CARE & CONTROL	SC + SC Child	Mother (SC) & Child (SC EO)	\$30,000 to M	\$20,000	\$10,000		
	SC + SPR Child	Mother (SC) & Child (SPR EO)	\$20,000 to M	\$10,000	NIL		
Joint Singles Scheme	APPLICANTS and up to 3 OTHERS CO-APPLICANTS a. - All (UNMARRIED / DIVORCED / WIDOWED) to be SC & above 35 yrs old b. - Widowed above 21 yrs old is eligible to appl with another unmarried 35 yrs old applicant	SC + SC	Unmarried Brother (SC) & Divorced Brother (SC)	NIL	NIL	NIL	
		SC + SC	Widowed Friend (SC) & Unmarried Friend (SC)	NIL	NIL	NIL	
Orphan Scheme	APPLICANTS and SIBLINGs (THOSE APPLYING) are ORPHANS SINGLE (UNMARRIED / DIVORCED / WIDOWED) a. - All of the Sibings that are single must be listed in the same application b. - At least 1 of the deceased parents was a SC or SPR c. - Siblings are not allowed to BUY / RENT flats separately	SC + SC	Unmarried Brother (SC) & Divorced Brother (SC)	NIL	NIL	NIL	
		SC + SC	Widowed Friend (SC) & Unmarried Friend (SC)	NIL	NIL	NIL	