



**APPLICATION FORM FOR CPF HOUSING GRANT FOR SINGLES AND ADDITIONAL
CPF HOUSING GRANT FOR SINGLES FOR PURCHASE OF AN HDB RESALE FLAT**

This form may take you 15 minutes to complete.
You will need the following information to complete the form:-
▪ The NRIC numbers of all applicants and their respective spouses (if any).

IMPORTANT NOTES

1. Please read the attached Terms and Conditions of the CPF Housing Grant for Singles and Additional CPF Housing Grant for Singles carefully and ensure that they are duly complied with before filling in this form.
2. Applicants who are applying for the Additional CPF Housing Grant for Singles are to submit proof of their employment/income for the last 1 year prior to their application, such as CPF statements, income tax returns, letters from employer, payslips, etc.
3. All the applicants and their spouses (if any) must sign this form.

SECTION I – PARTICULARS OF APPLICANTS

| Full Name | NRIC No. | Grant Recipient (Please tick “√”) |
|-----------|----------|--------------------------------------|
| 1. | | |
| 2. | | |
| 3. | | |
| 4. | | |

SECTION II – PARTICULARS OF FLAT TO BE PURCHASED (“the Flat”)

Address: _____ Flat Type: _____

SECTION III – APPLICATION FOR CPF HOUSING GRANT

We declare that we are able to satisfy all the conditions for the CPF Housing Grant for Singles and the recipients are/are not* eligible for the Additional CPF Housing Grant for Singles.

To qualify for the Additional CPF Housing Grant for Singles:

- (i) The recipients are at least 35 years old and have never received the Additional CPF Housing Grant for a flat purchased with parents.
- (ii) At least one of the recipients/recipients’ spouse* is in continuous employment for 1-year prior to the date of this application.
- (iii) The average gross income of the household listed in the application form for the purchase of the Flat for the 1-year period [“household income”] does not exceed \$5,000 per month and where there is only one recipient for the CPF Housing Grant for Singles, the recipient’s average income for the same period or if the recipient is married to a non-citizen spouse, half the household income does not exceed \$2,500 per month.

The recipient’s average income/our household income* is \$ _____ per month.

**Delete where not applicable*

SECTION IV – ACKNOWLEDGEMENT OF CONDITIONS

We confirm that we have read the Terms and Conditions of the CPF Housing Grant for Singles and Additional CPF Housing Grant for Singles and declare that we will observe all the Terms and Conditions of the Grant, which include the following:

Terms and Conditions applicable to the Applicants

- (a) The Flat is to be treated as a subsidised flat. The Applicants and other essential family members must physically and continuously occupy the Flat for a 5-year minimum occupation period commencing from the effective date of sale. The Flat may only be sold in the open market after the 5-year minimum occupation period.
- (b) Subject to eligibility, the Applicants can only apply to purchase another flat direct from the HDB, a new Design, Build and Sell Scheme flat or a new Executive Condominium if a period of 5 years has lapsed from the effective date of sale of the Flat to the date of submission of the application to purchase the next flat.
- (c) All lease administration conditions and policies applicable to flats bought direct from the HDB will apply to the Flat.
- (d) The Applicants and all family members listed in the application cannot invest in private residential property, in Singapore or overseas, during the 5-year minimum occupation period.
- (e) If the whole flat is sublet, the period of subletting will not be included in computing the 5-year minimum occupation period or the 5-year period mentioned in clause (b) above. The HDB has the sole discretion to determine the computation of the relevant periods.

Terms and Conditions applicable to the Recipients

- (f) The Recipient and his spouse (if any) will be treated as having enjoyed a housing subsidy.
- (g) The Recipient and his spouse (if any) will have to pay a resale levy if they buy or take over the ownership of another subsidised flat, or an Executive Condominium sold by a Developer, or an Executive Condominium with outstanding 5-year minimum occupation period. They need not pay the resale levy if the Executive Condominium project was from a land sale launched before 9 December 2013. The payment of the resale levy is based on the prevailing rules, policies and procedures as determined by HDB from time to time.

Dated this _____ day of _____ 20_____

Signature of Applicant/Grant Recipient/Spouse

(Grant Recipient to sign on both Applicant and Grant Recipient columns)

| Applicant | Grant Recipient | Spouse |
|------------------|------------------------|-------------------|
| 1. | | Name: NRIC No: |
| 2. | | Name: NRIC No: |
| 3. | | Name: NRIC No: |
| 4. | | Name: NRIC No: |

**TERMS AND CONDITIONS OF THE CPF HOUSING GRANT FOR SINGLES AND
ADDITIONAL CPF HOUSING GRANT FOR SINGLES**

NOTE: *The Terms and Conditions of the CPF Housing Grant for Singles and Additional CPF Housing Grant for Singles ["Terms and Conditions of the Grant"] stipulated hereunder shall be in addition to HDB's Terms and Conditions of Sale/Purchase of an HDB Resale Flat.*

APPLICATION FOR GRANT

1. The applicant for the CPF Housing Grant for Singles must be eligible to purchase a 2-room or bigger HDB resale flat ["the said flat"] with a remaining lease of at least 30 years at the date of application for the sale/purchase of the said flat in the open market and the said flat has not been announced for redevelopment under the Selective En Bloc Redevelopment Scheme (SERS). For applicants who are buying a resale flat under the Single Singapore Citizen (SSC) Scheme, they can apply for the CPF Housing Grant for Singles only if they are buying a 5-room or smaller resale flat. The reference to "date of application for the sale/purchase" shall mean the date when HDB first receives the complete resale application from BOTH sellers and buyers.

ELIGIBILITY CONDITIONS

2. The applicant for the CPF Housing Grant for Singles must satisfy all the prevailing eligibility conditions as follows:
 - (a) He must be a first-timer. A first-timer application is one where the applicant, co-applicant and other essential family members listed in the application for purchase of the said flat:-
 - (i) is currently not the owner of a flat bought direct from the HDB;
 - (ii) has never sold or transferred at market value a flat bought direct from the HDB;
 - (iii) has never been a recipient of any CPF Housing Grant for the purchase of an HDB resale flat or a Design, Build and Sell Scheme (DBSS) flat or an Executive Condominium or
 - (iv) has not enjoyed other forms of housing subsidy, such as enjoyed SERS benefits or privatisation of HUDC estate, or purchased an HDB flat under the Sale of Flats to Sitting Tenants Scheme

The applicant's parents who are listed in the application can be first-timers or second-timers. If they are second-timers as well as co-applicants, they must pay the requisite resale levy/premium as determined by the HDB before the applicant can receive the CPF Housing Grant for Singles.

- (b) He, his co-applicant and all family members listed in the application:
 - (i) do not own or have an interest/estate in any other flat, house, building or land*; or
 - (ii) have not acquired/sold/divested any flat (including HUDC flats), house, building or land* or any interest therein:-
 - within 30 months before the date of making an application to the HDB to purchase the said flat, or
 - between the date of application and the date of completion of the purchase of the said flat.

*The flat, house, building or land includes but is not limited to HUDC flats (whether privatized or not), Executive Condominiums, properties acquired by gift, properties inherited as beneficiaries under a will or as a result of the Intestate Succession Act, private properties, commercial properties and industrial properties, as well as properties owned, acquired or disposed of through nominees regardless of whether any of these properties are located in Singapore or overseas.

The HDB may, however, at its sole discretion and depending on the facts, circumstances and merits of each case, exempt persons from this condition upon his application for exemption. An application for exemption is subject to payment of a non-refundable processing fee as determined by HDB.

- (c) He has a gross monthly household income (i.e. total gross income of all persons listed in the Application Form) not exceeding the prevailing income ceiling at the time of application. The current income ceiling is \$12,000 except for the purchase of a resale flat under the SSC Scheme, in which case, the income ceiling is \$6,000.

The applicant, co-applicant and listed family members shall submit evidence of income as required by the HDB for assessment of the household income.

- (d) He and his co-applicant must be Singapore Citizens who are at least 35 years old at the time of application. If he has married a non-citizen spouse who has a long-term social visit pass of at least 6 months, he must be at least 21 years old. If his parent is the co-applicant, his parent must be a Singapore Citizen or a Singapore Permanent Resident.
- (e) He and his co-applicant (other than his parents) must be either unmarried, widowed, divorced or has married a non-Singapore Citizen spouse.
- (f) He must comply with the approved neighbourhood and block ethnic limits.

3. The applicant must also comply with the following conditions:

- (a) If any of the applicant, co-applicant or essential family members (other than parents) listed in the application is an ex-owner or his parents listed in the application are owners/ex-owners of a flat purchased direct from the HDB, or under any CPF Housing Grant Scheme; Design, Build and Sell Scheme or Sale of Flats to Sitting Tenants Scheme ["the earlier flat"], the applicant may apply to purchase the said flat only if a period of 5 years has lapsed from the date of purchase of the earlier flat to the date of submission of the application to purchase the said flat.

If the ex-owner of the earlier flat has at any time sublet the whole of the earlier flat, the computation of the 5-year period shall exclude the period of subletting of the earlier flat. The HDB shall have the sole discretion to determine the computation of the 5-year period.

- (b) Any person who is currently listed as an essential family member of an existing HDB flat purchased direct from the HDB, or under any CPF Housing Grant Scheme; Design, Build and Sell Scheme or Sale of Flats to Sitting Tenants Scheme ["the existing flat"], may apply to purchase the said flat or be listed as a family member in the application only if he has stayed in the existing flat for 5 years from the date of possession of the existing flat to the date of submission of the application to purchase the said flat.
- (c) A divorced person, whose ex-spouse is retaining, or has bought, or has been listed as a family member in an HDB flat direct from the HDB, or under any CPF Housing Grant Scheme, or a flat under the Design, Build and Sell Scheme or an Executive Condominium from a private developer, may apply to purchase the said flat or be listed as a family member in the application only if a period of 3 years has lapsed from the date of divorce to the date of submission of the application to purchase the said flat. Otherwise, a divorced person may apply to purchase the said flat or be listed as a family member in the application if he has the consent of the ex-spouse not to buy or be listed as a family member in an HDB flat bought direct from the HDB, or under any CPF Housing Grant Scheme, or a flat under the Design, Build and Sell Scheme or an Executive Condominium from a private developer within 3 years from the date of divorce. Ex-spouse's consent is waived if the divorced person has been awarded the legal custody, care and control of all the children aged below 18 years old at the time of divorce and who are not Singapore Citizens or Singapore Permanent Residents.

The divorced person may, however, apply with his parents or new spouse or be listed as a family member in their application to purchase the said flat within the 3-year period. The HDB shall have the sole discretion to determine the computation and condition for waiver of the 3-year period.

4. The HDB shall have the sole discretion to determine the eligibility conditions in accordance with the prevailing rules, regulations and policies. Any decision made by the HDB on the applicant's eligibility to apply to purchase the said flat shall be final and conclusive.

ELIGIBILITY CONDITIONS FOR ADDITIONAL CPF HOUSING GRANT FOR SINGLES

5. The applicant who meets the eligibility conditions of the CPF Housing Grant for Singles may apply for the Additional CPF Housing Grant for Singles if the following conditions are satisfied:
 - (a) The applicant is at least 35 years old and has never received an Additional CPF Housing Grant.
 - (b) The applicant or his spouse is in continuous employment for 1-year prior to the date of the application.
 - (c) The average gross income of the household listed in the application form for the purchase of the said flat for the 1-year period ["household income"] does not exceed \$5,000 per month and where there is only one applicant eligible for the CPF Housing Grant for Singles, the applicant's average income for the same period or if the applicant is married to a non-citizen spouse, half the household income does not exceed \$2,500 per month.

DETERMINATION OF GRANT QUANTUM

6. The HDB shall have the sole discretion to determine the amount of the CPF Housing Grant for Singles and the Additional CPF Housing Grant for Singles to be given to the applicant and in accordance with the prevailing rules, regulations and policies.

CPF Housing Grant for Singles

The current amount of the CPF Housing Grant for Singles is \$15,000 for each recipient.

Additional CPF Housing Grant for Singles

The recipient of the CPF Housing Grant for Singles ["recipient"] who is eligible for the Additional CPF Housing Grant for Singles will receive an additional amount depending on the qualifying income as follows:

For Joint-Recipients:

| Household Income* | Additional CPF Housing Grant Quantum |
|--------------------------|---|
| \$1,500 or less | \$40,000 |
| \$1,501 - \$2,000 | \$35,000 |
| \$2,001 - \$2,500 | \$30,000 |
| \$2,501 - \$3,000 | \$25,000 |
| \$3,001 - \$3,500 | \$20,000 |
| \$3,501 - \$4,000 | \$15,000 |
| \$4,001 - \$4,500 | \$10,000 |
| \$4,501 - \$5,000 | \$5,000 |

*Based on the average monthly household income over the last 1 year prior to the date of application for purchase of the said flat

For Sole-Recipient:

| Household Income^ | Additional CPF Housing Grant Quantum |
|--------------------------|---|
| \$750 or less | \$20,000 |
| \$751 - \$1,000 | \$17,500 |
| \$1,001 - \$1,250 | \$15,000 |
| \$1,251 - \$1,500 | \$12,500 |
| \$1,501 - \$1,750 | \$10,000 |
| \$1,751 - \$2,000 | \$7,500 |
| \$2,001 - \$2,250 | \$5,000 |
| \$2,251 - \$2,500 | \$2,500 |

^Based on the recipient's income or if the recipient is married to a non-citizen spouse, half the average monthly household income over the last 1 year prior to the date of application for purchase of the said flat

DISBURSEMENT OF GRANT

7. The disbursement of the CPF Housing Grant for Singles and the Additional CPF Housing Grant for Singles will be determined by HDB in accordance with the prevailing rules, regulations and policies.

The current manner of disbursement is as follows:

- (a) For a sole citizen applicant, the CPF Housing Grant for Singles and the Additional CPF Housing Grant for Singles, if applicable, will be credited fully into his CPF account.
- (b) For joint citizen applicants, the CPF Housing Grant for Singles and the Additional CPF Housing Grant for Singles, if applicable, will be disbursed equally to them. The CPF Housing Grant for Singles and the Additional CPF Housing Grant for Singles, if applicable, can only be given to a maximum of 2 applicants. Where there are more than 2 applicants, they must decide on who will receive the CPF Housing Grant for Singles and the Additional CPF Housing Grant for Singles, if applicable.

LEASE ADMINISTRATION CONDITIONS

8. The flat purchased with the CPF Housing Grant for Singles will be treated as a subsidised flat. Therefore, all lease administration conditions and policies for flats bought direct from the HDB will apply to the said flat.
9. The applicant must observe and comply with, among other conditions, the following:
 - (a) He and other essential family members have to physically and continuously occupy the said flat for a 5-year minimum occupation period commencing from the effective date of sale. Subject to the approval of the HDB, he may sell the said flat in the open market after the 5-year minimum occupation period.
 - (b) He will be treated as having bought a subsidised flat.
 - (c) Subject to the prevailing eligibility requirements, he can only apply to purchase another flat direct from the HDB only if a period of 5 years has lapsed from the effective date of sale of the said flat to the date of submission of the application to purchase the next flat.
 - (d) He cannot submit another application to purchase a resale flat, rent a flat, take over the lease or tenancy, or be included as a permitted family member of an existing flat during the 5-year minimum occupation period.
 - (e) He and all family members listed in the application cannot invest in private residential property, in Singapore or overseas, during the 5-year minimum occupation period.
 - (f) If the applicant sublets the whole of the said flat, the period of subletting will not be included in computing the 5-year minimum occupation period or the 5-year period mentioned above. The HDB shall have the sole discretion to determine the computation of the relevant period.
 - (g) He has to comply with the conditions and policies applicable to direct purchase flats, for transfer of flats, and for the purchase of flats under the Conversion Scheme.

If the applicant is married to a non-citizen spouse, all the lease administration conditions are also applicable to his spouse.

10. The recipient and his spouse will be considered as having enjoyed a housing subsidy.

The recipient and his spouse will have to pay a resale levy if they buy or take over the ownership of another subsidised flat, or an Executive Condominium sold by a Developer, or an Executive Condominium with outstanding 5-year minimum occupation period. They need not pay the resale levy if the Executive Condominium project was from a land sale launched before 9 December 2013. The payment of the resale levy is based on the prevailing rules, policies and procedures as determined by HDB from time to time.

GENERAL CONDITIONS

11. In the event that the applicant/recipient or co-applicant/recipient:

- (a) breaches any of the Terms and Conditions of the Grant;
- (b) makes any false declaration for the purpose of obtaining the CPF Housing Grant for Singles or the Additional CPF Housing Grant for Singles or purchasing the said flat;
- (c) gives any false information or suppresses information in the Application Form for the purchase of the said flat or in the application for the CPF Housing Grant for Singles or the Additional CPF Housing Grant for Singles or in any other written forms/undertakings;
- (d) becomes ineligible to purchase or retain the said flat;
- (e) becomes or renders himself ineligible for the CPF Housing Grant for Singles or the Additional CPF Housing Grant for Singles; or
- (f) is not eligible for the CPF Housing Grant for Singles or the Additional CPF Housing Grant for Singles,

the HDB may cancel the application and/or compulsorily acquire the said flat and recover the CPF Housing Grant for Singles and/or the Additional CPF Housing Grant for Singles, where applicable, with interest at such rate as the HDB may determine from time to time.

HDB has the right to recover the CPF Housing Grant for Singles and/or the Additional CPF Housing Grant for Singles, where applicable, with interest if the said flat or any interest therein is sold, transferred, assigned or otherwise disposed of by the applicant or by any mortgagee or any other person on or before the expiration of the 5-year minimum occupation period.

The interest payable is computed based on what the CPF Housing Grant for Singles and/or the Additional CPF Housing Grant for Singles, where applicable, would have earned in the CPF ordinary account from the date the CPF Housing Grant for Singles and/or the Additional CPF Housing Grant for Singles, where applicable, was disbursed to the end of the month in which payment is made.

If the CPF Housing Grant for Singles and/or the Additional CPF Housing Grant for Singles, where applicable, with interest or any part thereof remain unpaid, this shall constitute a debt owed by the applicant/recipient to the HDB/Government. The applicant/recipient will not be allowed to purchase any HDB flat or take over the lease of an existing flat until he settles his liabilities with interest.

12. If the applicant/recipient or co-applicant/recipient is unable or refuses to comply with the above conditions, the HDB may compulsorily acquire the said flat and the applicant and co-applicant shall pay the charges and administrative fee required (if any) to the HDB. The applicant and co-applicant will be given a compensation to be solely determined by the HDB, subject to the deduction of all monies owing to the HDB and CPF Board and the recovery of the CPF Housing Grant for Singles and/or the Additional CPF Housing Grant for Singles, where applicable, with interest.

13. The effective date of sale of a flat shall be determined by the HDB.

14. The purchase of the said flat with the CPF Housing Grant for Singles and Additional CPF Housing Grant for Singles is subject to the HDB's prevailing policies, rules and regulations governing the sale and purchase of HDB resale flats.

15. The HDB reserves the right to add, delete and/or vary any of the Terms and Conditions of the CPF Housing Grant for Singles and Additional CPF Housing Grant for Singles at any time it deems fit.

16. Words importing the singular number or the masculine gender herein shall include the plural number or the feminine gender where applicable and vice versa.

CPF HOUSING TOP-UP GRANT

17. An applicant who has bought a resale flat with the CPF Housing Grant for Singles can later apply for the CPF Housing Top-Up Grant and Additional CPF Housing Grant **within six months** of one of the following events:-
- (a) he has married a first-timer Singapore Citizen (SC) or Singapore Permanent Resident (SPR) spouse on or after 1 Aug 2004, or
 - (b) he has married a non-citizen spouse on or after 8 March 2005, and his spouse later obtains Singapore citizenship or permanent resident status or gives birth to an SC/SPR child, whichever is earlier.
18. The applicant may apply to the respective HDB Branch for the CPF Housing Top-Up Grant and Additional CPF Housing Grant for his existing flat, or to the HDB Resale Office to buy a resale flat **within 6 months** of his eligibility to do so. He will not be eligible for the CPF Housing Top-Up Grant and Additional CPF Housing Grant **after the 6-month** period.
19. The applicant for the CPF Housing Top-Up Grant and Additional CPF Housing Grant must meet the Terms and Conditions of the CPF Housing Top-Up Grant and Additional CPF Housing Grant prevailing at the time of application.

[Note: The availability of the CPF Housing Top-Up Grant and Additional CPF Housing Grant will depend on the HDB's policies prevailing at the time of application.]

CAUTION

IN ADDITION TO OTHER REMEDIES, THE HOUSING & DEVELOPMENT ACT (CHAPTER 129) PROVIDES THAT ANY PERSON WHO MAKES A FALSE STATEMENT IS LIABLE TO A FINE NOT EXCEEDING \$5,000/- OR TO IMPRISONMENT FOR A TERM NOT EXCEEDING 6 MONTHS, OR BOTH.

HDB'S PRIVACY POLICY

HDB collects personal data from you to administer HDB's public housing programmes and services. We may share necessary data with other Government agencies, unless such sharing is prohibited by legislation. This is to enable us to serve you in the most convenient, efficient and effective way. We will NOT share your personal data with non-Government entities, except where such entities have been authorised to carry out specific Government services.

If you would like to find out more about HDB's Data Protection and Privacy Policy, you can visit our website www.hdb.gov.sg for more details.

NOTE: The Terms and Conditions of the CPF Housing Grant for Singles and Additional CPF Housing Grant for Singles contained above are current at the time of update.