

<b>HOUSING LOAN / GRANT</b>			
<b>Scheme</b>	<b>Coverage</b>	<b>Eligibility</b>	<b>Agency &amp; Contact No</b>
<p><b>Lease Buyback Scheme (LBS)</b> HDB Branch Offices</p> <p>For more information, please go <a href="#">here</a></p>	<p>Additional monetisation option to help low-income elderly households living in a 4-room or smaller flat.</p>	<p>The following conditions must be met:</p> <ul style="list-style-type: none"> <li>- All flat owners must be 65 years old or older</li> <li>- At least one owner must be a Singaporean citizen</li> <li>- Gross monthly household income of \$12,000 or less</li> <li>- 4-room or smaller</li> <li>- No concurrent ownership of second property</li> <li>- All owners have been living in flat for at least 5 years</li> <li>- At least 20 years of lease to sell to HDB</li> </ul>	<p>For enquiries, please contact Toll-free hotline between 8am to 5pm from Mondays to Fridays</p> <p>HDB Branch Office Service 1800-225-5432</p>
<p><b>Rental Assistance</b> HDB Branch Offices</p> <p>For more information, please visit: <a href="#">here</a></p>	<p>Option to pay rent arrears by instalments within reasonable time frame</p> <p>Referral to SSOs for assistance under ComCare Schemes</p> <p>Referral to VWOs or FSCs for other forms of social support</p> <p>Rightsizing to smaller flat with lower rent</p>	<p>Each case is considered on its own merits</p>	<p>For enquiries, please contact Toll-free hotline between 8am to 5pm from Mondays to Fridays</p> <p>HDB Branch Office Service 1800-225-5432</p>
<p><b>Financial Assistance Measures for upgrading Costs</b> HDB Branch Offices</p> <p>For more information, please go <a href="#">here</a></p>	<p>For individuals facing financial difficulties in meeting the monthly instalments of the upgrading cost</p>	<p>For flat owners whose gross monthly income does not exceed \$2,000</p> <p>Aged 55 years and above</p> <p>In financial hardship</p>	<p>For enquiries, please contact Toll-free hotline between 8am to 5pm from Mondays to Fridays</p> <p>HDB Branch Office Service 1800-225-5432</p>

<p><b>Financial Assistance Measures for Mortgage Loans</b> HDB Branch Offices</p> <p>For more information, please go <a href="#">here</a></p>	<ul style="list-style-type: none"> <li>- Paying mortgage loan arrears by instalments within reasonable period</li> <li>- Lowering the monthly instalment amount by extending mortgage loan term up to the maximum repayment period of 25 or 30 years, subject to your eligibility and 65-year old age ceiling</li> <li>- Converting loan scheme to reduced repayment scheme for 6 months period</li> <li>- Deferring payment of loan instalments for an initial 6 months period, which may exceed by another 6 months if necessary</li> <li>- Allowing more working family members to become joint owners of the flat (subject to eligibiltiy conditions) so that their CPF monies can be used to pay the arrears</li> </ul>	<p>For deferment, flat owners must have exhausted their CPF Ordinary Account balance</p> <p>To apply for Reduced Repayment Scheme, flat owner(s) must have insufficient monthly CPF contributions to service their mortgage instalments</p>	<p>For enquiries, please contact Toll-free hotline between 8am to 5pm from Mondays to Fridays</p> <p>HDB Branch Office Service 1800-225-5432</p>
<p><b>CPF Housing Grants for HDB Flats</b></p> <p><b>First-Timer Applicants</b></p> <p>For more information, please visit: <a href="#">here</a></p>	<p>Up to \$40,000 grant amount.</p> <p>Grant amount received depends on average gross monthly household income for the 12 months prior to applicant submitting their flat application</p> <p>Families with lower household income receive a larger grant amount</p>	<p>Income ceiling of</p> <ul style="list-style-type: none"> <li>- \$5,000 for Additional CPF Housing Grant (AHG)</li> <li>- \$8,500 for flat applications received from Nov 2015 sales launch for Special CPF Housing Grant (SHG)</li> <li>- \$6,500 for flat applications received from July 2013 sales launch to May 2015 for SHG</li> <li>- \$2,250 for flat applications received from Feb 2011 to May 2013 sales launch for SHG</li> </ul> <p>Applicants &amp; essential occupiers are first-timers</p> <p>Applicant and / or spouse / fiance(e) are employed at the time of flat application, and have been continuously employed for 12 months prior to application <i>(Young couples might be eligible for a deferred income assessment)</i></p>	<p>For enquiries, please contact Toll-free hotline between 8am to 5pm from Mondays to Fridays</p> <p>HDB Branch Office Service 1800-225-5432</p>

		<p>Remaining lease of flat is 30 years or more</p> <p>Applicant must not:</p> <ul style="list-style-type: none"> <li>- be owner of a flat bought from HDB</li> <li>- Have sold a flat bought from HDB</li> <li>- Have bought an Executive Condominium (EC) , Design, Build and Sell Scheme flat or an HDB resale flat with CPF Housing Grant, or taken over ownership of such flat or EC</li> <li>- Have transferred ownership of a flat bought from HDB, or an HDB resale flat bought with a CPF Housing Grant</li> <li>- Have ever taken other forms of housing subsidy , such as Selective En bloc Redevelopment Scheme benefits or privatisation of HUDC estate</li> <li>- Own any of the following properties whether locally or overseas, or have disposed of any such properties in the 30 months before new flat application: Private residential property ( including HUDC flats and ECs), House, Building, and Land.</li> </ul>
<p><b>CPF Housing Grants for HDB Flats</b></p> <p><b>First-timer and Second-Timer Couple Applicants</b></p> <p>For more information, please visit: <a href="#">here</a></p>	<p>Up to \$20,000 grant amount</p> <p>Grant amount received depends on average gross monthly household income for the 12 months prior to applicant submitting their flat application</p> <p>Families with lower household income receive a larger grant amount</p>	<p>Income ceiling (half of the average monthly household income for past 12 months):</p> <ul style="list-style-type: none"> <li>- \$2,500 for Additional Housing Grant</li> <li>- \$4,250 from November 2015 sales launch</li> <li>- \$3,250 for May 2015 Sales launch &amp; earlier</li> </ul> <p>1 Applicant is a first timer</p> <p>Applicant and / or spouse / fiance(e) are employed at the time of flat application, and have been continuously employed for 12 months prior to application</p> <p>Remaining lease of flat is 30 years or more</p> <p>Applicant must not:</p>

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<p><b>Non-Citizen Spouse Scheme</b></p> <p>For more information, please visit: <a href="#">here</a></p>	<p>Up to \$20,000 grant amount</p> <p>Grant amount received depends on average gross monthly household income for the 12 months prior to applicant submitting their flat application</p> <p>Families with lower household income receive a larger grant amount</p>	<p>Income ceiling (half of the average monthly household income for past 12 months):</p> <ul style="list-style-type: none"> <li>- \$2,500 for Additional Housing Grant</li> <li>- \$4,250 from November 2015 sales launch</li> <li>- \$3,250 from May 2015 Sales launch &amp; earlier</li> </ul> <p>Applicant and / or spouse / fiance(e) are employed at the time of flat application, and have been continuously employed for 12 months prior to application</p> <p>Remaining lease of flat is 30 years or more</p> <p>Applicants must not own any of the following properties whether locally or overseas, or have disposed of any such properties in the 30 months before new flat application: Private residential property (including HUDC flats and ECs), House, Building, and Land.</p>	

<p><b>Single Singapore Citizen Scheme</b></p> <p>For more information, please visit: <a href="#">here</a></p>	<p>Up to \$25,000 grant amount</p> <p>Grant amount received depends on average gross monthly household income for the 12 months prior to applicant submitting their flat application</p> <p>Families with lower household income receive a larger grant amount</p>	<p>Applicant must be a single, Singapore Citizen aged 35 and above; must also be a first-timer</p> <p>Income ceiling (half of the average monthly household income for past 12 months):</p> <ul style="list-style-type: none"> <li>- Average gross monthly household income must not exceed \$6000 if buying a resale flat under the Single Singapore Citizen scheme or \$12 000 if buying a resale flat under other schemes</li> </ul> <p>Applicants must be employed at the time of flat application, and have been continuously employed for the 12 months prior to flat application</p> <p>Remaining lease of flat is 30 years or more</p> <p>Applicants must not own any of the following properties whether locally or overseas, or have disposed of any such properties in the 30 months before new flat application: Private residential property (including HUDC flats and ECs), House, Building, and Land.</p>
<p><b>Joint Singles Scheme or Orphans Scheme</b></p> <p>For more information, please visit: <a href="#">here</a></p>	<p>Up to \$40,000 grant amount.</p> <p>Grant amount received depends on average gross monthly household income for the 12 months prior to applicant submitting their flat application</p> <p>Families with lower household income receive a larger grant amount</p>	<p>Income ceiling of</p> <ul style="list-style-type: none"> <li>- \$5,000 for Additional CPF Housing Grant</li> <li>- \$8,500 for flat applications received from Nov 2015 sales launch for Special CPF Housing Grant (SHG)</li> <li>- \$6,500 for flat applications received from July 2013 sales launch to May 2015 for SGH</li> <li>- \$2,250 for flat applications received from Feb 2011 to May 2013 sales launch for SHG</li> </ul> <p>All applicants are first-timers</p>

		<p>At least 1 applicant is employed at the time of flat application, and have been continuously employed for the 12 months prior to flat application</p> <p>Remaining lease of flat is 30 years or more</p> <p>Applicant must not:</p> <ul style="list-style-type: none"> <li>- be owner of a flat bought from HDB</li> <li>- Have sold a flat bought from HDB</li> <li>- Have bought an Executive Condominium (EC) , Design, Build and Sell Scheme flat or an HDB resale flat with CPF Housing Grant, or taken over ownership of such flat or EC</li> <li>- Have transferred ownership of a flat bought from HDB, or an HDB resale flat bought with a CPF Housing Grant</li> <li>- Have ever taken other forms of housing subsidy , such as Selective En bloc Redevelopment Scheme benefits or privatisation of HUDC estate</li> <li>- Own any of the following properties whether locally or overseas, or have disposed of any such properties in the 30 months before new flat application: Private residential property ( including HUDC flats and ECs), House, Building, and Land.</li> </ul>	
<p><b>Additional CPF Housing Grant (Singles)</b></p> <p>For more information, please visit: <a href="#">here</a></p>	<p>\$2,500 to \$20,000 grant amount</p>	<p>Lower to middle income applicants of the Half Housing Grant or Top-Up Grant</p> <p>Applicant must have worked continuously for the 12 months prior to flat application, and still be employed at the point of flat application</p>	