

# Do You Know: The Available Government Transfers for Housing in Singapore



Home ownership rate in Singapore is consistently high, with the proportion of resident households [1] owning homes [2] close to 90% over the last decade.

Singapore's high home ownership has been facilitated by a variety of Government schemes that help households with their housing needs. These schemes generally fall into two main groups, i.e., current housing transfers to reduce regular housing-related expenditure, and capital housing transfers to provide support for public housing purchase.

## Current Transfers to Reduce Regular Housing-related Expenditure

Current housing transfers include rebates on utilities for eligible households (i.e., U-Save), Service and Conservancy Charges (S&CC), subsidies to home improvements (e.g., Enhancement for Active Seniors), and public rental costs for households with no other housing options (e.g., Public Rental Scheme). Such transfers are disbursed on a regular basis and accounted for in household income measures as they directly impact the available resources for household's consumption of housing-related goods and services.

## Capital Transfers to Support Home Ownership for Public Housing

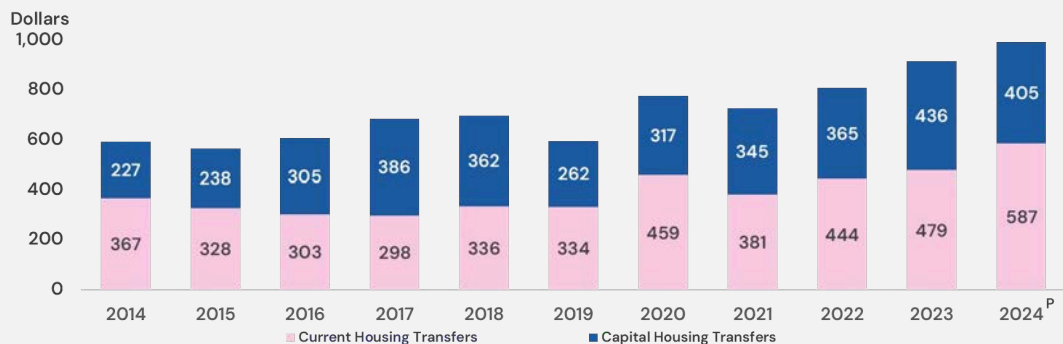
Capital housing transfers are large and one-off subsidies, impacting the net worth of the recipient beyond the year. Hence, aligning with international standards and guidelines [3], these are not considered household income.

New flats from the Housing Development Board (HDB) are sold at subsidised prices with a significant discount applied on the assessed market values. Beyond market discounts, eligible first-timer families may receive the enhanced Central Provident Fund (CPF) Housing Grant, providing means-tested support through higher grants for lower-and-middle-income households. For resale flats, various grants including the CPF Housing Grant, Enhanced CPF Housing Grant, and Proximity Housing Grant, are available to help households finance their flat purchases. These substantial capital transfers help make homes more affordable for Singaporeans and contribute to household asset building over time with the grants disbursed when households purchase their flats.

## Trends of Current and Capital Housing Transfers

Both current and capital housing transfers have generally increased over the past decade [4] (Chart 1). In 2024, resident households received an average of \$992 per household member, comprising \$587 in current housing transfers and \$405 in capital housing transfers.

**Chart 1: Average Annual Current and Capital Housing Transfers Per Household Member Among Resident Households, 2014 - 2024 [P]**



Note: [P] Data for 2024 are preliminary as at Oct 2025.

Figures are averaged across all resident households, including those that did not receive any current and/ or capital housing transfers in that year.

The following schemes are covered in the relevant years:

**Current housing transfers:** Rebates on utilities, rental and S&CC, Enhancement for Active Seniors (EASE), public rental subsidies, Parenthood Provisional Housing Scheme, Climate Vouchers, Digital TV (DTV) Assistance Scheme and DTV Starter Kit, Solidarity Utilities Credit, Household Utilities Credit and Home Access Programme.

**Capital housing transfers:** Market discounts from the difference between assessed market value and Build-To-Order (BTO) flat prices, CPF Housing Grant, Additional Housing Grant, Special Housing Grant, Proximity Housing Grant, HDB Top-up Grant, Enhanced CPF Housing Grant, Silver Housing Bonus (SHB), Lease Buyback Scheme (LBS) and Home Ownership Plus Education (HOPE) Conditional Housing Grant.

[1] A resident household refers to a household where the household reference person is a Singapore citizen or permanent resident.

[2] Latest data on household tenancy: [Resident Households By Tenancy](#)

[3] [Canberra Group Handbook on Household Income Statistics](#) by the United Nations Expert Group on Household Income (paragraph 2.3.4) and [Report II: Household income and expenditure statistics](#) by the International Labour Organisation (paragraph 84).

[4] Annual variations are due to changes in the number of flat completions and grant applications for capital housing transfers, and special rebate payments for current housing transfers.