

Additional Info: Eligibility Conditions for HDB Concessionary Loan

HDB Eligibility Conditions are that households:

- a) have at least one buyer who is a Singapore citizen;
- b) have a monthly household income not exceeding \$8,000; (for singles, the gross monthly income ceiling is \$3,000, and they are buying a 5 room or smaller resale flat under the Single Singapore Citizen (SSC) Scheme);
- c) do not own any private residential property (including HUDC flat / Executive Condominium) in Singapore or overseas;
- d) have not disposed off any private residential property within 30 months before the date of application for HDB Loan Eligibility (HLE)
- e) do not own more than one market / hawker stalls or commercial / industrial property in Singapore or overseas;
- f) own one market / hawker stall or commercial / industrial property and operate the business themselves;