

### Illustration of Housing Grant Enhancement

#### Example 1:

Couple A earns \$4,800 a month, and is looking to buy a 4-room BTO flat in Tampines, which is a mature estate. The housing grants available to the couple are:

Prior to 11 Sep 2019			From 11 Sep 2019	Increase in Grant Amount (e) = (d) - (c)
AHG (a)	SHG (b)	Total (c) = (a) + (b)	EHG (d)	
\$5,000	Not applicable*	\$5,000	\$45,000	<b>\$40,000</b>

Note: \*SHG is applicable to 4-room or smaller new flats in non-mature estates.

With the introduction of the EHG, the couple can now enjoy an additional **\$40,000** in housing grants.

#### Example 2:

Couple B, both aged 30, earns \$4,800 a month, and is looking to buy a 4-room resale flat with 70 years of lease remaining. Since the flat can cover both of them to 95 years of age, the housing grants available to the couple are:

Prior to 11 Sep 2019			From 11 Sep 2019			Increase in Grant Amount (g) = (f) - (c)
CPF Housing Grant (a)	AHG (b)	Total (c) = (a) + (b)	CPF Housing Grant (d)	EHG (e)	Total (f) = (d) + (e)	
\$50,000	\$5,000	\$55,000	\$50,000	\$45,000	\$95,000	<b>\$40,000</b>

With the introduction of the EHG, they couple can now enjoy an additional **\$40,000** in housing grants. They can also enjoy up to \$30,000 in Proximity Housing Grant if they are living with or near their parents after buying the resale flat.

#### Example 3:

Couple C, both aged 30, earns \$4,800 a month, and is looking to buy a 4-room resale flat with 60 years of lease remaining. Since the flat cannot cover both of them to 95 years of age, the EHG they can enjoy will be pro-rated. The housing grants available to the couple are:

Prior to 11 Sep 2019			From 11 Sep 2019			Increase in Grant Amount (g) = (f) - (c)
CPF Housing Grant (a)	AHG (b)	Total (c) = (a) + (b)	CPF Housing Grant (d)	EHG (e)	Total (f) = (d) + (e)	
\$50,000	\$5,000	\$55,000	\$50,000	\$40,000	\$90,000	<b>\$35,000</b>

With the introduction of the EHG, the couple can now enjoy an additional **\$35,000** in housing grants. They can also enjoy up to \$30,000 in Proximity Housing Grant if they are living with or near their parents after buying the resale flat.