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## Support for Your Marriage & Parenthood Journey

Supporting Singaporeans in fulfilling their plans to get married and raise families is a key national priority.

The Marriage & Parenthood Package provides comprehensive support that is made for families, and has been enhanced over the years to address the evolving needs of Singaporeans. This booklet provides an overview of the support that is available to support Singaporeans at every stage of their marriage and parenthood journey.

Everyone can play a part in building a Singapore that is Made For Families!



# Housing



## FASTER ACCESS TO HOUSING

- **Shorter waiting time** of about 2 to 3 years for some Build-To-Order (BTO) flats:
  - ▶ Launched about 3,600 of such flats since Nov 2018
- **Sale of Balance Flats (SBF) and open booking of flats** to help young couples book a flat faster. For 3-room and larger flats, at least 95% of the SBF public flat supply is set aside for first-timers
- Families awaiting the completion of their new flats can rent a flat from HDB at around half or less than half the market rate, under the **Parenthood Provisional Housing Scheme (PPHS)**
- Student/NSF couples can defer assessment for grant and loan eligibility until just before key collection, instead of at the application stage
- First-timer married couples with or expecting a child enjoy priority under the **Parenthood Priority Scheme (PPS)**



Those who prefer to move even sooner can choose a resale flat. Transaction time for resale flats has been shortened from 16 to 8 weeks

## HELPING FAMILIES LIVE CLOSER TOGETHER

- **Proximity Housing Grant (PHG)** of up to \$30,000 for families buying a resale flat to live with or near their parents/children (within 4km)
- **3Gen flats, Married Child Priority Scheme (MCPS) and Multi-Generation Priority Scheme (MGPS)** for those who are buying new flats and wish to live with or near their parents/married children



## MORE AFFORDABLE HOUSING

- The **monthly household income ceiling** for a family buying a new HDB flat, a resale flat with the CPF Housing Grant, or for taking an HDB housing loan, was raised from \$12,000 to \$14,000 in 2019
- From September 2019, eligible first-timer families can receive the **Enhanced CPF Housing Grant (EHG)** of up to \$80,000 when buying resale and new flats, regardless of flat type or location
- ▶ The monthly household income ceiling for a family buying a new Executive Condominium has also been raised from \$14,000 to \$16,000



## MORE AFFORDABLE HOUSING (CONT'D)

All in all, first-timer families can receive up to \$80,000 in grants when buying a new flat, and up to \$160,000 when buying a resale flat:



**New Flats:**

	Regardless of flat type and estate	
<b>EHG*</b>		Up to \$80,000 (on top of market discount) income ceiling: \$9,000

**Resale Flats:**



	4-room or smaller	5-room or larger
<b>CPF Housing Grant</b>	 \$50,000 Income ceiling: \$14,000	 \$40,000 Income ceiling: \$14,000
<b>EHG*</b>	 Up to \$80,000 Income ceiling: \$9,000	
<b>PHG</b>	 Up to \$30,000 No income ceiling	

\* Indicates the full grant amount given to you when you purchase a flat with a remaining lease that covers you to at least age 95. Pro-rated if otherwise

- **Fresh Start Housing Scheme** to help second-timer families with young children living in public rental flats attain home ownership again
- The **Step-Up Housing Grant** of \$15,000, which was enhanced in 2019, is now extended to second-timer families who are rental tenants when they buy a 2-room or 3-room flat in non-mature estates



## Community & Workplace Support

### GOVERNMENT-PAID PARENTAL LEAVE

- 16 weeks of paid **Maternity Leave**
  - ▶ Working mothers who are not eligible due to their work arrangements may apply for **Government-Paid Maternity Benefit**
- 2 weeks of paid **Paternity Leave**
- 12 weeks of paid **Adoption Leave** for working adoptive mothers of infants below 1 year old
- Paid **Shared Parental Leave**: Working fathers can share up to 4 weeks of their spouse's Maternity Leave or Adoption Leave
- Paid **Childcare Leave**:
  - ▶ 6 days per year per working parent whose youngest child is under 7 years
  - ▶ 2 days per year per working parent whose youngest child is aged 7 – 12 years
- 6 days of unpaid **Infant Care Leave** per year per working parent with children under 2 years
- From 1 Jul 2020, additional 4 weeks of unpaid **Infant Care Leave** for public servants to be taken in their child's first year (formalised as a permanent leave provision within the Public Service, after a three-year pilot)



To find out if you are eligible for the schemes above, visit [profamilyleave.gov.sg](http://profamilyleave.gov.sg)

## GREATER SUPPORT FOR FAMILY-FRIENDLY WORKPLACES

The Government has introduced the following initiatives to foster family-friendly workplaces that benefit both employers and employees:

### ● Tripartite Standard on Flexible Work Arrangements (FWAs)

- ▶ Encourages employers to offer FWAs and helps employees or job seekers recognise companies with progressive FWA practices. When adopting FWAs, employers and employees agree to a variation of the usual work arrangement, such as:



**Flexi-time**  
(Work timing/duration)



**Flexi-place**  
(Work location)



**Flexi-load**  
(Work scope)

### ● Tripartite Standard on Unpaid Leave for Unexpected Care Needs

Encourages employers to provide the following leave measures:

- ▶ Up to 4 weeks of unpaid leave per year for employees if their child is below age of 2 years old and is born (a) pre-term, (b) as part of multiple births, or (c) with congenital or any other medical conditions
- ▶ Up to 2 weeks of unpaid leave per year for employees caring for immediate family members during or after hospitalisation

- **BCA's Accessibility Fund** covers up to 60% of construction costs for family-friendly features including nursing rooms, when private buildings — built before 1990 — undergo basic barrier-free accessibility upgrading



## FAMILY BONDING

- **Embracing PARENTHOOD Movement:** Initiative by People's Association to celebrate the birth of new Singaporean babies and forge community support for young parents
- **Parenting Programmes:** Free evidence-based parenting programmes offered through more than 300 primary and secondary schools, to develop stronger parent-child relationships
- **ActiveSG's sports programmes**
- **Family-friendly activities at parks and community spaces,** such as Families for Life's events and picnics, which promote bonding among family members



\* The Tripartite Standards are an initiative to increase the adoption of fair and progressive workplace practices in Singapore

# Preschool & Education



## EXPANDING CHILDCARE/INFANT CARE CAPACITY

- 80% of preschoolers will have a place in a government-supported preschool by around 2025 (up from just over 50% today)
- Increasing full-day places by another 20,000 places to over 200,000 places over the next few years

## QUALITY EARLY CHILDHOOD DEVELOPMENT

- Setting up of the National Institute of Early Childhood Development (NIEC) to train early childhood professionals
- The Early Childhood Development Centres Act ensures higher and more consistent standards across kindergartens and childcare centres



## MAKING CHILDCARE/INFANT CARE MORE AFFORDABLE

- **Basic Subsidy** of up to \$600 for full-day infant care and up to \$300 for full-day childcare for working mothers
  - ▶ Families with non-working mothers are eligible for a Basic Subsidy of up to \$150 per month
- Families with gross monthly household incomes of \$12,000 and below, which have children enrolled in kindergarten programmes in an Anchor Operator preschool or MOE Kindergarten, are eligible for the enhanced **Kindergarten Fee Assistance Scheme**
- Families with working mothers, and with gross monthly household incomes of \$12,000 and below, are eligible for the enhanced **Additional Subsidies**. Subsidy amounts have been increased across all eligible income tiers
- In the medium term, we will lower fee caps for full-day childcare at government-supported preschools, so that parents pay around the equivalent of fees for primary school plus after-school care, before means-tested subsidies

### MONTHLY SUBSIDY FOR FULL-DAY INFANT CARE PROGRAMMES

(for working mothers with Singapore Citizen infants aged 2 to 18 months)

Monthly Household Income	Per Capita Income (PCI)	Basic Subsidy (a)	Max. Additional Subsidy (b)	Max. Total Subsidy (a+b)
\$3,000 and below	\$750 and below	\$600	\$710	\$1,310
\$3,001 to \$4,500	\$751 to \$1,125		\$640	\$1,240
\$4,501 to \$6,000	\$1,126 to \$1,500		\$500	\$1,100
\$6,001 to \$7,500	\$1,501 to \$1,875		\$380	\$980
\$7,501 to \$9,000	\$1,876 to \$2,250		\$240	\$840
\$9,001 to \$10,500	\$2,251 to \$2,625		\$100	\$700
\$10,501 to \$12,000	\$2,626 to \$3,000		\$40	\$640
Above \$12,000	Above \$3,000		N/A	\$600

- Parents can access the Early Childhood Development Agency's Preschool Search Portal via <https://cms.ecda.gov.sg/preschool> to
  - search for centres,
  - register interest with a centre, and
  - find out if a particular centre has vacancies

### MONTHLY SUBSIDY FOR FULL-DAY CHILDCARE PROGRAMMES

(for working mothers with Singapore Citizen children aged above 18 months to below 7 years old)

Monthly Household Income	Per Capita Income (PCI)	Basic Subsidy (a)	Max. Additional Subsidy (b)	Max. Total Subsidy (a+b)
\$3,000 and below	\$750 and below	\$300	\$467	\$767
\$3,001 to \$4,500	\$751 to \$1,125		\$440	\$740
\$4,501 to \$6,000	\$1,126 to \$1,500		\$340	\$640
\$6,001 to \$7,500	\$1,501 to \$1,875		\$260	\$560
\$7,501 to \$9,000	\$1,876 to \$2,250		\$190	\$490
\$9,001 to \$10,500	\$2,251 to \$2,625		\$130	\$430
\$10,501 to \$12,000	\$2,626 to \$3,000		\$80	\$380
Above \$12,000	Above \$3,000		N/A	\$300

Larger families (five members or more) with three or more dependants can choose to calculate their Additional Subsidy on a per capita income (PCI) basis, as follows: PCI = total gross monthly household income of family members/ number of family members living in the same household



#### FOR PARENTS/CHILDREN

### STRENGTHENING SUPPORT FOR EDUCATION

- Significant education subsidies throughout all levels of education
- Enhanced MOE Financial Assistance Scheme and School Meals Programme to provide more support for lower-income families
- Expansion of after-school care in all primary schools by 2020
- Lower-income families can receive up to 98% subsidies for student care fees under the Student Care Fee Assistance scheme
- Bursaries for students in publicly-funded Post-Secondary Education Institutions
- Higher bursaries for students from lower- and middle-income families studying in Polytechnics, Autonomous Universities, ITEs, NAFA and LASALLE



- From 1 November 2020, Singaporean children will enjoy full subsidies for nationally recommended vaccinations and childhood developmental screenings
  - ▶ Full subsidies for all childhood vaccinations recommended under the National Childhood Immunisation Schedule (NCIS) at all Community Health Assist Scheme (CHAS) General Practitioner (GP) clinics and polyclinics\*
  - ▶ Full subsidies for childhood developmental screenings extended from polyclinics to include all CHAS GP clinics



## FOR PARENTS/CHILDREN (CONT'D)

- **\$4,000 MediSave Grant for Newborns** deposited into the child's MediSave account. This grant helps to defray the child's healthcare expenses, such as MediShield Life premiums, recommended childhood vaccinations, hospitalisation and approved outpatient treatments
- **MediShield Life**
  - ▶ Coverage from birth
  - ▶ Extended to cover inpatient treatments for serious pregnancy and delivery-related complications
- **MediSave Maternity Package**  
Couples can use MediSave to help pay for pre-delivery care and delivery medical expenses:
  - ▶ Up to \$900 for pre-delivery medical expenses
  - ▶ Between \$750 and \$2,150 for delivery expenses depending on type of procedure
  - ▶ Up to \$450 for each day's stay in hospital



## SUPPORT FOR ASSISTED CONCEPTION PROCEDURES

- **Government co-funding for Assisted Conception Procedures (ACP)** of up to 75% for eligible couples below 40 years old undergoing treatments (e.g. Intra-Uterine Insemination (IUI) or Assisted Reproduction Technology (ART) treatment at KK Women's and Children's Hospital, National University Hospital and Singapore General Hospital
- Government co-funding is applicable for ART treatment for a maximum of 3 fresh and 3 frozen cycles
  - ▶ From 1 Jan 2020, government co-funding can be applied to up to two out of the existing six co-funded ART cycles for women aged 40 and above, as long as they have attempted assisted reproduction or IUI procedures before age 40
- Government co-funding for up to \$1,000 per cycle for three cycles of IUI

	Singapore Citizen (SC) Couple	SC-Permanent Resident Couple	SC-Foreigner Couple
Fresh ART cycles (up to 3 cycles)	75%; up to \$7,700	55%; up to \$5,700	35%; up to \$3,600
Frozen ART cycles (up to 3 cycles)	75%; up to \$2,200	55%; up to \$1,600	35%; up to \$1,000
IUI (up to 3 cycles)	75%; up to \$1,000	55%; up to \$700	35%; up to \$500

- Eligible couples can tap on MediSave for ACP treatments up to \$6,000 for the first cycle, \$5,000 for the second cycle, and \$4,000 for the third and subsequent cycles, within a lifetime limit of \$15,000
- Age limit for ART treatments and the maximum number of ART cycles a woman can undergo in her lifetime will be removed



# Caring for Our Children



## BABY SUPPORT GRANT (BSG)

**NEW**

- The **one-off BSG of \$3,000** is provided to children born from 1 Oct 2020 to 30 Sep 2022, to help reassure couples to proceed with their parenthood plans
- The BSG will be given to children who receive the Baby Bonus Cash Gift, and will be deposited from 1 Apr 2021, or within 1 month of enrolment into the Baby Bonus Scheme, whichever is later

**i** To find out if you are eligible for the scheme above, visit [go.gov.sg/MadeForFamilies](https://go.gov.sg/MadeForFamilies)

## BABY BONUS CASH GIFT

Birth Order	Baby Bonus Cash Gift (for each child)*
1st & 2nd	\$8,000
3rd & subsequent	\$10,000

\*Applicable to a child born from 1 Jan 2015. Visit Baby Bonus Online "Eligibility Check" tool to confirm your child's eligibility

Cash Gift is given out in five instalments over 18 months



### BABY BONUS PARENTING RESOURCES

A one-stop portal with localised information and tips by experts to support parents in raising happy and healthy children



Visit <https://www.babybonus.msf.gov.sg> for more information!



### FAMILY SUPPORT CALCULATOR

Visit the Family Support Calculator on the LifeSG app to find out about the benefits that your family is eligible for

## CHILD DEVELOPMENT ACCOUNT (CDA)

- The Baby Bonus Scheme comprises the Baby Bonus Cash Gift and the CDA. The CDA is a special savings account where savings deposited by parents are matched by the Government, up to a cap
- **CDA First Step:** A \$3,000 Government contribution to the CDA given without parents having to save in the CDA first



## CHILD DEVELOPMENT ACCOUNT (CDA) (CONT'D)

Birth Order (per child)	CDA First Step (Parents' savings not required)	Government Co-Savings	Total Government Contribution
1st & 2nd	\$3,000	<b>\$3,000</b> Parents' Savings <b>\$3,000</b> Government Co-Savings	<b>\$6,000</b>
3rd & 4th	\$3,000	<b>\$9,000</b> Parents' Savings <b>\$9,000</b> Government Co-Savings	<b>\$12,000</b>
5th & subsequent	\$3,000	<b>\$15,000</b> Parents' Savings <b>\$15,000</b> Government Co-Savings	<b>\$18,000</b>

Savings in the CDA can be used to pay for educational and healthcare expenses at Baby Bonus Approved Institutions. Visit [www.babybonus.msf.gov.sg](https://www.babybonus.msf.gov.sg) to apply for Baby Bonus and access Baby Bonus Parenting Resources

## PARENTHOOD TAX REBATE (PTR)

Parents can claim the following amount under PTR:

Birth Order	1st	2nd	3rd & subsequent
Rebate Amount (per child)	\$5,000	\$10,000	\$20,000

### WORKING MOTHER'S CHILD RELIEF (WMCR)

A working mother can claim the following amount under WMCR:

Birth Order	 1st	 2nd	 3rd & subsequent
Percentage of Earned Income (per child)	15%	20%	25%

### QUALIFYING CHILD RELIEF (QCR) & HANDICAPPED CHILD RELIEF (HCR)

- Tax relief of \$4,000 per child under QCR
- Tax relief of \$7,500 per child under HCR



### GRANDPARENT CAREGIVER RELIEF (GCR)



- \$3,000 tax relief for a working mother whose parent, parent-in-law, grandparent or grandparent-in-law is looking after her child aged 12 years and below
  - ▶ From Year of Assessment 2020, there will be no age criteria for the child if the child is handicapped and unmarried

### FOREIGN DOMESTIC WORKER LEVY CONCESSION

- Concessionary levy of \$60 per month for families with a Singapore Citizen child below 16 years old



### WAIVER OF PASSPORT APPLICATION FEE FOR NEWBORNS

- Application fees will be waived for parents who are applying for the first passport for their Singapore Citizen children born on or after 1 Jan 2019



To enjoy the waiver, parents must submit the passport application online ([www.ica.gov.sg](http://www.ica.gov.sg)) from 1 Jan 2020 onwards. The application can be submitted anytime **on or before the child's first birthday**

### MORE INCLUSIVE, FAMILY-FRIENDLY PUBLIC TRANSPORT SYSTEM

- Open strollers allowed on public buses, and a stroller restraint device installed on all public buses by 2020
- Priority queues at all train stations and bus interchanges by 2020 and 2021 respectively
- Nursing rooms at all new bus interchanges and integrated transport hubs, as well as new MRT interchange stations

### MORE INCLUSIVE, FAMILY-FRIENDLY PUBLIC TRANSPORT SYSTEM (CONT'D)

- Family-friendly washrooms with diaper-changing facilities at all Thomson-East Coast Line and Circle Line 6 stations



- In a six-month trial that began on 5 Mar 2020, SMRT will progressively roll out booster seats for children aged 4 years and above, and who are below 1.35m in height. The trial will be rolled out to its fleet of taxis to make them more family-friendly, and to improve the safety of young children



- Priority Cabins pilot on the North East Line in end-2020 for expectant mothers, and parents with young children, amongst others



# Examples of Benefits for Different Families

All examples and information are accurate as of 9 Oct 2020





- **Mr and Mrs A are a married couple in their late-20s. They got married a year ago, and are expecting their first child in Oct 2020**
- **They are both working and have a monthly household income of \$7,500**
- **They recently booked a Build-To-Order (BTO) flat, and are waiting for it to be completed**

## BENEFITS<sup>1</sup>

### Housing

- Their BTO unit in Sembawang will be ready in 2 to 3 years after they booked it, as they selected a BTO flat with a shorter waiting time
- They received an Enhanced CPF Housing Grant of \$20,000
- They have been renting a HDB flat through the Parenthood Provisional Housing Scheme at half or less than half of market rates, while waiting for their BTO to be completed

### Healthcare during pregnancy/delivery

- For the delivery of her child, Mrs A would be able to withdraw up to \$900 from the couple's MediSave to pay for pre-delivery medical expenses, \$750 to \$2,150 for the delivery procedure, and \$450 for each day's hospital stay
- Mrs A will be covered under MediShield Life if she has any serious pregnancy and delivery-related complications

### Parental Leave

- To care for and bond with their newborn this year:
  - ▶ Mrs A can take 16 weeks of paid Maternity Leave
  - ▶ Mr A can take two weeks of paid Paternity Leave, and up to four weeks of Shared Parental Leave (shared from Mrs A's Maternity Leave)
  - ▶ Each parent can further take six days of paid Childcare Leave, and six days of unpaid Infant Care Leave

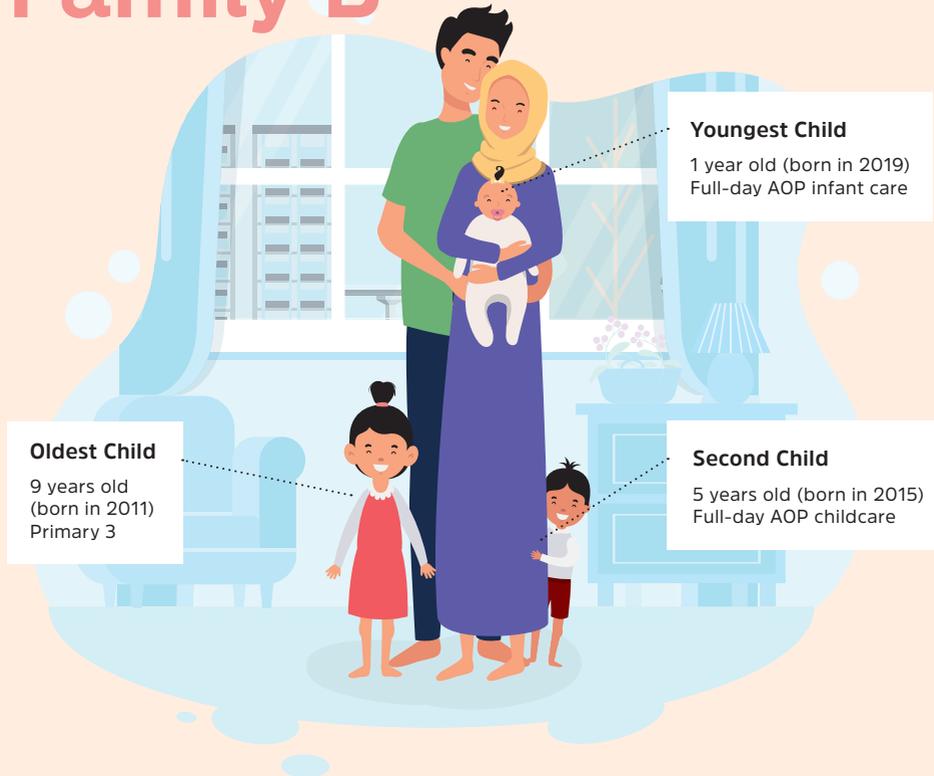
<sup>1</sup> Benefits are based on the latest measures as of September 2019

### **Raising and caring for child(ren)**

- The family will receive a **Baby Bonus Cash Gift of \$8,000** on the birth of their child, after enrolment into the Baby Bonus Scheme
- The family will also receive the **Baby Support Grant of \$3,000** to supplement the Baby Bonus Cash Gift (as their child is born between 1 Oct 2020 - 30 Sep 2022)
- When the family sets up the Child Development Account (CDA) for their child, they will receive the **\$3,000 CDA First Step** from the Government, without having to save into the account first
  - ▶ *The Government will continue to match their savings into the CDA dollar-for-dollar, up to \$3,000 more (bringing the total Government contribution to the CDA up to \$6,000)*
- The **\$4,000 MediSave Grant for Newborns** will be automatically deposited into the child's MediSave account, and the child will be covered under MediShield Life
- Mr and Mrs A will receive the following tax **reliefs/rebate**:
  - ▶ *\$5,000 Parenthood Tax Rebate (given at the child's birth), shared between Mr and Mrs A*
  - ▶ *\$4,000 tax relief under the Qualifying Child Relief each year, shared between Mr and Mrs A*
  - ▶ *Tax relief of 15% of earned income under the Working Mother's Child Relief for Mrs A*
  - ▶ *\$3,000 tax relief under the Grandparent Caregiver Relief for Mrs A, if one of Mr/Mrs A's parents look after their child*
- If the couple decides to enrol their child in full-day infant care, they will receive \$980 in infant care subsidies per month (comprising a \$600 Basic Subsidy and a \$380 Additional Subsidy) and pay \$364 out-of-pocket per month<sup>2</sup>. They can use the CDA to pay for the out-of-pocket costs for infant care
- If the family hires a Foreign Domestic Worker (FDW), they will get a concessionary rate of \$60 per month (enjoying savings of \$240 per month)
- The family will enjoy a waiver of the \$70 application fee when applying for their child's first passport

<sup>2</sup> The out-of-pocket amount is calculated based on the assumption that the child is enrolled in an Anchor Operator (AOP) infant care centre, which has a fee cap of \$1,364 (after GST). The subsidies are applicable at all licensed preschools, including AOP, POP and not-for-profit and commercial preschools

# Family B



- Mr and Mrs B have three children aged 1, 5, and 9, in full-day Anchor Operator (AOP) infant care, full-day AOP childcare, and primary school respectively
- Both Mr and Mrs B are working and have a monthly household income of \$10,000
- They currently live in a 4-room BTO flat, which they moved into six years ago

## BENEFITS<sup>3</sup>

### Raising and caring for child(ren)

- The family would have received a total of \$54,000 in Baby Bonus Cash Gift, Government contributions to the CDA and the MediSave Grant for Newborns, comprising:

Benefits	Oldest child (born in 2011)	Second child (born in 2015)	Youngest child (born in 2019)
Baby Bonus Cash Gift	\$4,000	\$8,000	\$10,000
Government contributions to CDA	Up to \$6,000	Up to \$6,000	Up to \$12,000
MediSave Grant	\$0	\$4,000	\$4,000
	<b>Up to \$54,000 in Baby Bonus Cash Gift, Government contributions to the CDA and the MediSave Grant for Newborns</b>		

Notes: Benefits received by children in the examples are based on the year they were born

- As the family has 5 members, they can calculate their eligibility for infant/child care subsidies using their per capita income (which is \$10,000/ 5 members = \$2,000)<sup>4</sup>
  - ▶ For their child in full-day infant care, the family will receive \$840 in **infant care subsidies** per month, and pay \$524 out-of-pocket per month
  - ▶ For their child in full-day childcare, the family will receive \$490 in **childcare subsidies** per month, and pay \$280 out-of-pocket per month
  - ▶ The family can use the CDA to pay for the out-of-pocket costs for infant/childcare

<sup>3</sup> Benefits received by children in the examples are based on the year they were born

<sup>4</sup> The out-of-pocket amounts are calculated based on the assumption that the children are enrolled in Anchor Operator (AOP) preschools, which have a fee cap of \$770 and \$1,364 (after GST) for childcare and infant care respectively. The subsidies are applicable at all licensed preschools, including AOP, POP and not-for-profit and commercial preschools.

### **Raising and caring for child(ren) (Cont'd)**

- Mr and Mrs B will receive the following **tax reliefs/rebate**:
  - ▶ \$35,000 Parenthood Tax Rebate (\$5,000, \$10,000, and \$20,000 for her first, second and third child respectively, given at each child's birth), shared between Mr and Mrs B
  - ▶ \$12,000 tax relief under the Qualifying Child Relief each year, shared between Mr and Mrs B (\$4,000 per child)
  - ▶ Tax relief of 60% of earned income under the Working Mother's Child Relief for Mrs B (15%, 20% and 25% for her first, second and third child respectively)
  - ▶ \$3,000 tax relief under the Grandparent Caregiver Relief for Mrs B, if one of Mr/Mrs B's parents look after their children

### **Workplace and community support**

- This year, Mr and Mrs B can each take six days of paid Childcare Leave, and six days of unpaid Infant Care Leave
- Mr B's company has also adopted the Tripartite Standard for Flexible Work Arrangements (FWAs), and with the flexi-place arrangements, he is able to telecommute on days that he is needed at home

### **Housing**

- If the family is looking to move into a larger flat, they can buy a new flat as second-timers, and enjoy priority access under the Third Child Priority Scheme
- If the family is looking to buy a resale flat, they can receive the Proximity Housing Grant of \$20,000 if they purchase a flat to live near to their parents, or \$30,000 if they purchase a flat to live with their parents



- **Mr and Mrs C got married in their late-30s and have been trying for their first child**
- **Both Mr and Mrs C are working and have a monthly household income of \$9,000**
- **They recently bought a 4-room HDB resale flat to live near to their parents**
- **The couple went for a fertility health check, and will be undergoing Assisted Conception Procedures (ACP) in a bid to conceive a child**

## BENEFITS<sup>5</sup>

### Healthcare

- The couple can receive 75% in co-funding for Assisted Conception Procedures (ACP), if they undergo ACP at KK Women's and Children's Hospital, National University Hospital or Singapore General Hospital:
  - ▶ *Up to \$7,700 per fresh Assisted Reproduction Technology (ART) treatment cycle, \$2,200 per frozen cycle, for three fresh cycles and three frozen cycles*
  - ▶ *Up to \$1,000 per Intrauterine Insemination (IUI) cycle, for three cycles*
- The couple can also draw up to \$6,000 from their MediSave accounts to pay for the first cycle of ACP, \$5,000 for the second cycle, and \$4,000 for the third and subsequent cycles, within a lifetime withdrawal limit of \$15,000

### Housing

- Mr and Mrs C received a total of \$75,000 in grants when purchasing their resale flat, comprising:
  - ▶ *\$50,000 CPF Housing Grant*
  - ▶ *\$5,000 Enhanced CPF Housing Grant; and*
  - ▶ *\$20,000 Proximity Housing Grant, as they had purchased a flat within 4km of their parents' residence*

<sup>5</sup> Benefits are based on the latest measures as of Sept 2019



All information in this booklet is up-to-date as of Oct 2020