Ministry of National Development

Press Release

Age Eligibility for Community Care Apartments Lowered From 65 To 55 years old; Monthly Fees Reduced By 18% To 75% With New Subsidies

Jul 13, 2026

As part of our commitment to make housing and care options more accessible and affordable for seniors, the Ministry of Health (MOH), Ministry of National Development (MND), and Housing & Development Board (HDB) will lower the age eligibility and reduce the Basic Service Package (BSP) fees for Community Care Apartments (CCAs). These enhancements to CCAs are part of the Government's broader efforts to expand housing and care options for seniors, alongside the roll-out of Age Well Neighbourhoods and the mainstreaming of Shared Stay-In Caregiving Services.

Introduced in 2021, CCAs integrate senior-friendly housing with care services and offer a housing option for seniors who wish to age independently within the community.

Lower Age Eligibility from 65 to 55 Years Old

Currently, applicants and their spouse (if any) must both be at least 65 years old, to be eligible to apply for a CCA. With effect from the October 2026 Build-To-Order (BTO) sales exercise, HDB will lower the age eligibility from 65 to 55 years old, so that seniors who wish to right-size their homes can consider both 2-room Flexi flats on short lease and CCAs when they turn 55 years old. This will give them more housing options to choose from, and more time to plan ahead. The lowered age eligibility will also apply to available CCAs offered at future Sale of Balance Flats (SBF) exercises.

To date, HDB has launched five CCA projects in Bukit Batok, Queenstown, Bedok, Geylang and Sengkang. The sixth CCA project will be launched in Toa Payoh in October 2026 as part of a new BTO project next to Caldecott MRT station.

Seniors who wish to participate in the October 2026 sales exercise must have a valid HDB Flat Eligibility (HFE) letter reflecting their eligibility to buy a CCA when they submit their flat application.

a) Those who do not have an HFE letter are encouraged to apply for an HFE letter early and submit all required documents by 15 September 2026.

b) Applicants with a valid HFE letter who were aged 55 and above at the time of their HFE letter application will have their HFE letter updated by HDB to reflect their eligibility to buy a CCA.

c) Applicants with a valid HFE letter who were aged below 55 at the time of their HFE letter application, but will turn 55 years old before the October 2026 sales exercise, must re-apply for an HFE letter if they wish to apply for a CCA. They are encouraged to do so by 15 September 2026.

Applicants are encouraged to check their HFE letter for their eligibility to buy a CCA. Eligible seniors who do not see their eligibility to buy a CCA reflected in their HFE letter on or after 1 October 2026 may write to HDB via https://www.hdb.gov.sg/write-to-us/ for further assistance.

More Affordable Basic Service Package

Streamlining the BSP scope

All CCA residents are required to subscribe to the BSP, which provides a range of care and support services. For CCAs in operation from 2026 onwards, we will streamline the scope of services, taking into account seniors' feedback. The BSP will be more affordable as cost of operations and administration of the BSP will be reduced.

Social activities for CCA residents will be consolidated and provided via Active Ageing Centre (AAC) touchpoints located at or near the CCA. This would reduce the need for standalone communal spaces in future CCAs. Similar to other AAC touchpoints across Singapore, these activities will be subsidised, with most provided free-of-charge. With this, the costs for social programming, as well as the maintenance costs for standalone communal spaces in future CCAs, will be removed from the BSP fees.

In addition, the emergency alert device feature originally in the BSP will be made optional. Residents who decide not to have the emergency alert device will continue to have access to 24-hour emergency support through the CCA staff. This change provides residents with options that will lower the BSP fees.

Introduction of BSP subsidy

To further reduce the cost of the BSP, MOH will subsidise components of the BSP that are similar to those currently subsidised under national Long-Term Care (LTC) schemes. These include the support provided by the CCA staff and 24/7 emergency response. The subsidy will be subjected to prevailing means-testing for non-residential LTC services (see **Annex A**). CCA applicants assessed to be unable to perform at least one Activity of Daily Living will be eligible for this subsidy.

With the streamlined BSP scope and after subsidy, residents of CCAs that were launched before 2026 will see reductions of 18 - 75% to their monthly BSP fees. CCAs to be launched in or after 2026 will have lower BSP fees with the most streamlined scope of services. The BSP fees will be reviewed periodically to account for seniors'

care needs, inflation and changes to operational costs. Please refer to **Annex B** for more details on the BSP.

Vanguard Healthcare, the CCA operator, will also reach out to CCA residents to provide more details when ready. The revised BSP fees and subsidies will be implemented from Q2 2027 with details available on https://go.gov.sg/basicservicepackage.

MINISTRY OF HEALTH
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Annex A: Subsidy Framework for BSP components
Annex B: Scope of services offered by CCAs