BTO Income Ceiling Raised To $16,000: What Changed On 24 August 2026

Description

The **BTO income ceiling** had not moved since 2019. It has moved now. From 24 August 2026, families applying for an HDB Flat Eligibility (HFE) letter are assessed against $16,000 instead of $14,000, and the executive condominium ceiling climbs from $16,000 to $18,000.

PM Lawrence Wong announced it at the National Day Rally on 23 August 2026. HDB put out the full tables the next morning. If your household has been sitting stubbornly just above the old line, your maths changed overnight.

Source: Prime Ministerâ??s Office, Singapore

The new BTO income ceiling, line by line

These are the revised family ceilings, straight from HDBâ??s Annex A.

- New flat from HDB, 99-year lease: $14,000 to **$16,000**
- New 2-room Flexi on a short lease: $14,000 to **$16,000**
- Resale flat with a CPF Housing Grant: $14,000 to **$16,000**
- HDB housing loan: $14,000 to **$16,000**
- New EC unit from a developer: $16,000 to **$18,000**
- Community Care Apartment: $7,000 to **$8,000**

Singles aged 35 and above move from $7,000 to $8,000 for a new subsidised flat and for an HDB housing loan. Extended families now sit at $24,000, with each family nucleus still capped at $16,000. Buying a resale Unclassified or Standard flat without a grant remains free of any ceiling.

The same revision quietly lifted a handful of other schemes. Parenthood Provisional Housing Scheme, Fresh Start Housing Scheme and the Step-Up CPF Housing Grant all go from $7,000 to $8,000. Seniors get $16,000 for the Lease Buyback Scheme, the Silver Housing Bonus and short-lease 2-room Flexi purchases.

Source: MyNiceHome, Housing & Development Board

24 August is the date that decides everything

The higher ceilings apply to anyone who applies for an HFE letter *from 24 August 2026*. That single line does a lot of work, so read it twice.

- Already hold a valid HFE letter and were eligible? Do nothing. You are fine.
- Were assessed ineligible under the old $14,000 ceiling? Apply again to be assessed under $16,000.
- Submitted an HFE application before 24 August that is still being processed? You have to cancel it and re-apply. There is no automatic re-assessment.

Cancelling resets your income assessment period to the new application date. For anyone whose pay has jumped recently, that reset can cut both ways, so check your last 12 months before you click.

The EC change comes with a catch

The EC ceiling of $18,000 only applies to new units in ECs whose land sale tender closes on or after 24 August 2026. It does not apply to balance units in existing ECs. It does not apply to projects whose land tenders were awarded before that date either.

In practice, that means the $18,000 ceiling is a 2027 and 2028 story, not something you can use at this weekendâ??s EC showflat. Worth knowing before an agent tells you otherwise.

One extra ballot chance per child, from February 2027

From the February 2027 sales exercise, first-timer families with children, or expecting one, get one additional ballot chance for each Singapore Citizen child aged 18 and below. It applies to both BTO and Sale of Balance Flats applications.

That stacks on top of what already exists:

- First-Timer (Parents & Married Couples): 3 chances, plus first priority under the Family and Parenthood Priority Scheme for a 4-room or smaller Standard BTO flat
- Unsuccessful in two or more Standard BTO tries: one more chance per subsequent Standard application, capped at 5
- All other first-timer families: 2 chances, capped at 4 under the same rule
- Second-timer families: 1 chance

A couple with two young children who have already struck out twice could realistically walk into February 2027 holding five chances plus two child chances. That is a meaningfully different ballot from the one they faced this year.

Source: MyNiceHome, Housing & Development Board

The October BTO is now November, and 25 September matters

HDB has pushed the October sales exercise to **November 2026**, so buyers have time to review the new ceilings and get an HFE letter sorted. We flagged the old October timeline in our earlier piece on the HFE deadline, and that date has now shifted with it.

Roughly **7,960 flats** will be offered across Bedok, Geylang, Sembawang, Tengah, Toa Payoh and Yishun. Community Care Apartments are also on the list in Toa Payoh. HDB has not published the Standard, Plus and Prime classifications yet, and property portals guessing at them are guessing.

The number to put in your calendar is **25 September 2026**. That is the date by which HDB wants all supporting documents for your HFE application submitted if you intend to ballot in November. HFE processing is not fast, and leaving it to the last week is how people miss a launch.

Source: gov.sg

The grant that did not move

Here is the bit that will catch people out. The Enhanced CPF Housing Grant income ceiling stayed exactly where it was, at an average gross monthly household income of $9,000 or less for first-timer families.

So a couple pulling $15,000 a month can now buy a BTO flat, and will receive nothing in EHG. Eligibility to buy and eligibility for help are two different gates. The EHG itself is still worth up to $120,000, and resale first-timers can stack CPF Housing Grant (Families), EHG and the Proximity Housing Grant for up to $230,000 in total.

EHG also needs 12 months of continuous work before the HFE application, and it is pro-rated if the remaining lease does not cover your youngest core member to age 95. If you are relying on it, verify before you commit to a price.

What to do this week

1. Work out your average gross monthly household income over the past 12 months, including bonuses and CPF contributions from your employer.
2. If that number sits between $14,001 and $16,000, apply for an HFE letter now.
3. If you have a pending pre-24 August application, cancel and re-apply.
4. Get every supporting document in by 25 September 2026.
5. Separately check whether you clear the $9,000 EHG line. Budget as though you will not, if you are close.

For the wider picture of what else was announced on rally night, including the $62,000 per child package, read our National Day Rally 2026 summary. And if you are already at the keys-collection stage, our guide on why an IPA is not a Letter of Offer will save you an awkward conversation with your banker.

Seven years is a long time to leave a ceiling untouched while salaries crept up. Plenty of couples spent those years earning too much for a BTO flat and too little for a comfortable resale. They finally have a queue to join.

Date Created
25/08/2026
Author
nuraisyah