



Buyers have until 25 September to lodge HFE documents for November 2026 BTO

Description

Buyers who want to ballot in the November 2026 Build-To-Order exercise still need to lodge every supporting document for an HDB Flat Eligibility letter by 25 September 2026. Channel NewsAsia carried that cutoff from the Ministry of National Development and HDB after the October launch moved to November.



HDB blocks in Singapore. Photo: MND/HDB

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Why the date matters now

From 24 August 2026 the family HFE income ceiling for BTO sits at S\$16,000 a month, with eligible singles aged 35 and above at S\$8,000. New executive condominiums in land sales closing on or after that date sit at S\$18,000. MND and HDB shifted the next sales exercise from October to November so households could reapply under the new numbers.

An HFE letter is not instant. HDB says processing can take up to a month after all required documents arrive, and longer around a sales exercise. That is why the agencies asked buyers aiming at November to get documents in by 25 September.



Public housing blocks used in MND and HDB materials. Photo: MND/HDB

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How the letter is filed

Applications run on the HDB Flat Portal. Buyers complete a preliminary check, then the formal HFE application, with co-applicants and occupiers signing via Singpass where needed. Myinfo can fill many fields, but HDB may still request supporting documents by SMS or email.

Uploads must be PDF, JPG or PNG, unencrypted, each file up to 5MB and all files up to 40MB in total. During the eight-day BTO application window the HFE e-Service is temporarily unavailable, though that does not affect buyers who already hold a valid letter or who submitted earlier.



HDB BTO guidance visual from MND materials. Photo: MND/HDB

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November supply in view

November's exercise is expected to offer about 7,960 flats across Bedok, Geylang, Sembawang, Tengah, Toa Payoh and Yishun, plus community care apartments in Toa Payoh. Supporting documents for an HFE letter aimed at that ballot remain due by 25 September 2026.

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