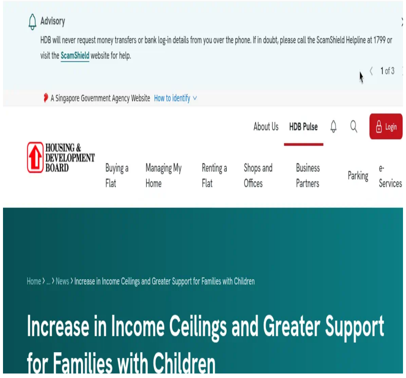
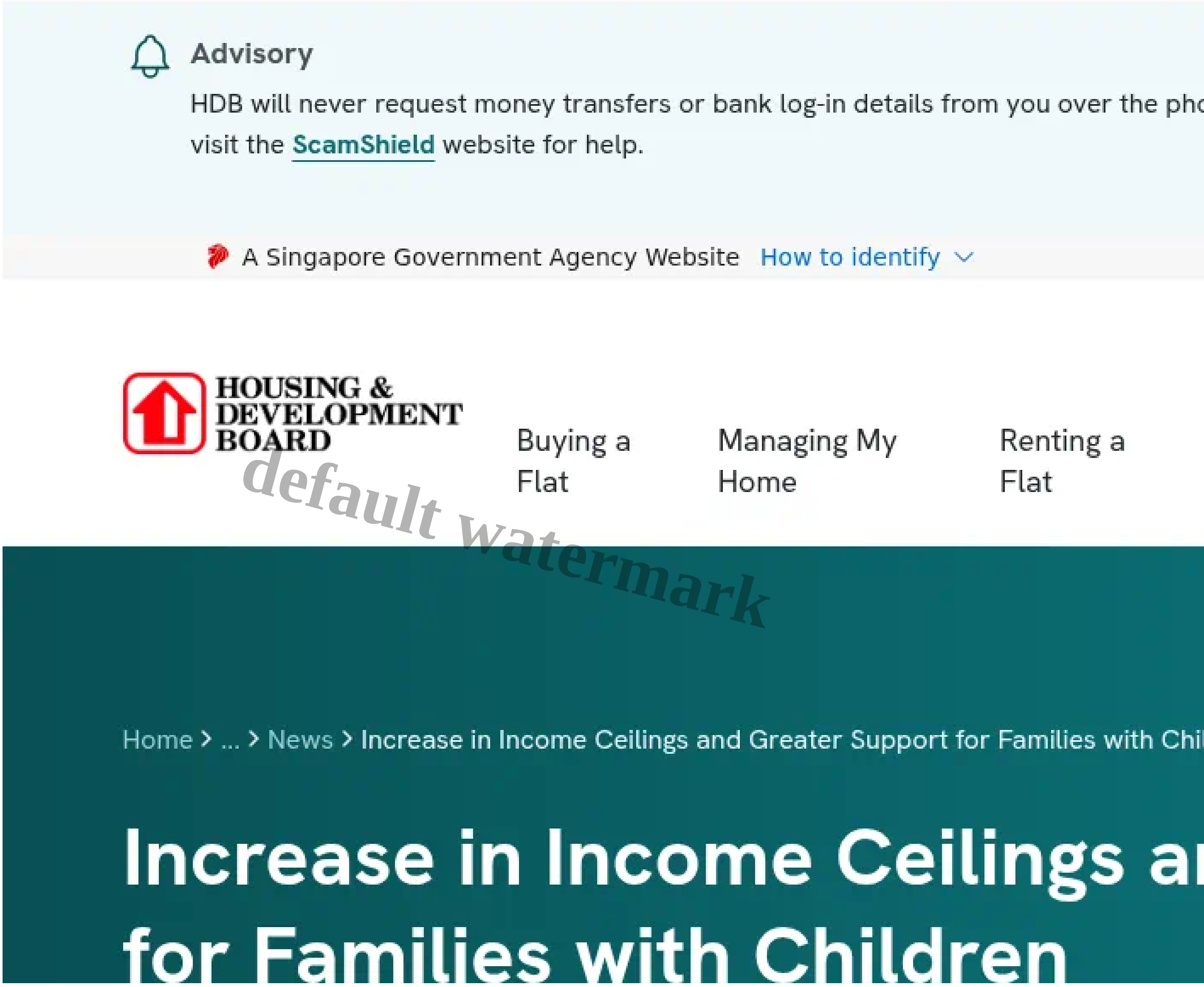


HDB raises BTO income ceiling to S$16,000 from 24 August 2026

Description

Eligible families applying for an HDB Flat Eligibility (HFE) letter from Monday (Aug 24) face a monthly household income ceiling of S$16,000 for new Build-To-Order flats, up from S$14,000.

The Ministry of National Development (MND) and the Housing and Development Board (HDB) set out the change in a joint media release on Sunday (Aug 23), after Prime Minister Lawrence Wong announced it at the National Day Rally. The same release lifts the ceiling for eligible singles aged 35 and above from S$7,000 to S$8,000.

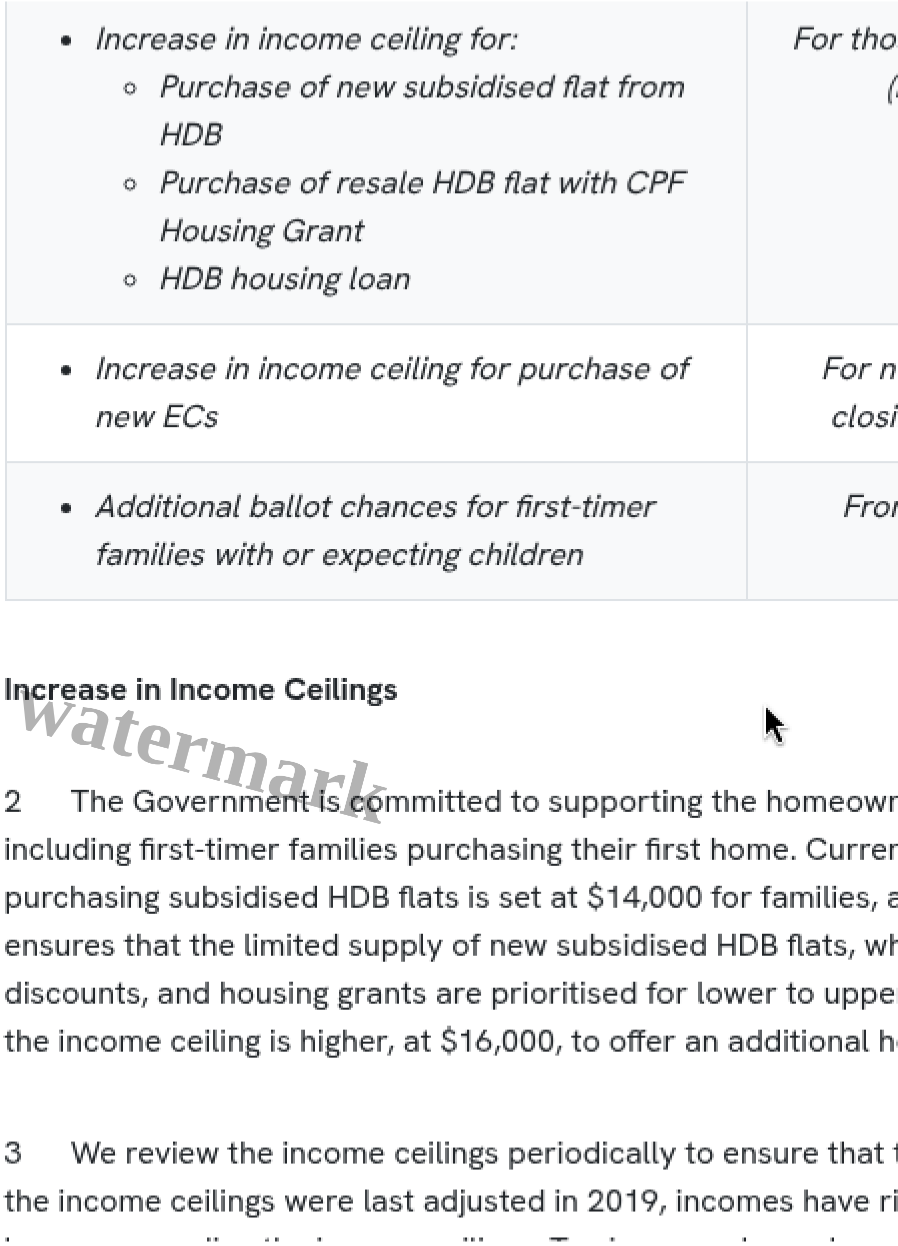


HDB Pulse announcement on the income-ceiling rise. Source: Housing and Development Board. Screenshot 29 August 2026.

WHAT THE HFE LETTER COVERS

Under the revised thresholds, an HFE application from Aug 24 is assessed for three routes: buying a new subsidised flat from HDB, buying a resale flat on the open market with the CPF Housing Grant or Singles Grant, and obtaining an HDB housing loan for a new or resale flat.

The monthly household income ceiling for Build-To-Order flats was last raised in September 2019, from S$12,000 to S$14,000 for families and from S$6,000 to S$7,000 for singles.



• *Increase in income ceiling for:* ◦ *Purchase of new subsidised flat from HDB* ◦ *Purchase of resale HDB flat with CPF Housing Grant* ◦ *HDB housing loan*	*For tho* *(*
• *Increase in income ceiling for purchase of new ECs*	*For n* *closi*
• *Additional ballot chances for first-timer families with or expecting children*	*Fro*

Increase in Income Ceilings

2 The Government is committed to supporting the homeowr
including first-timer families purchasing their first home. Currer
purchasing subsidised HDB flats is set at $14,000 for families, a
ensures that the limited supply of new subsidised HDB flats, wh
discounts, and housing grants are prioritised for lower to uppe
the income ceiling is higher, at $16,000, to offer an additional h

3 We review the income ceilings periodically to ensure that t
the income ceilings were last adjusted in 2019, incomes have ri

Revised ceilings apply to HFE applications from 24 August 2026. Source: Housing and Development Board. Screenshot 29 August 2026.

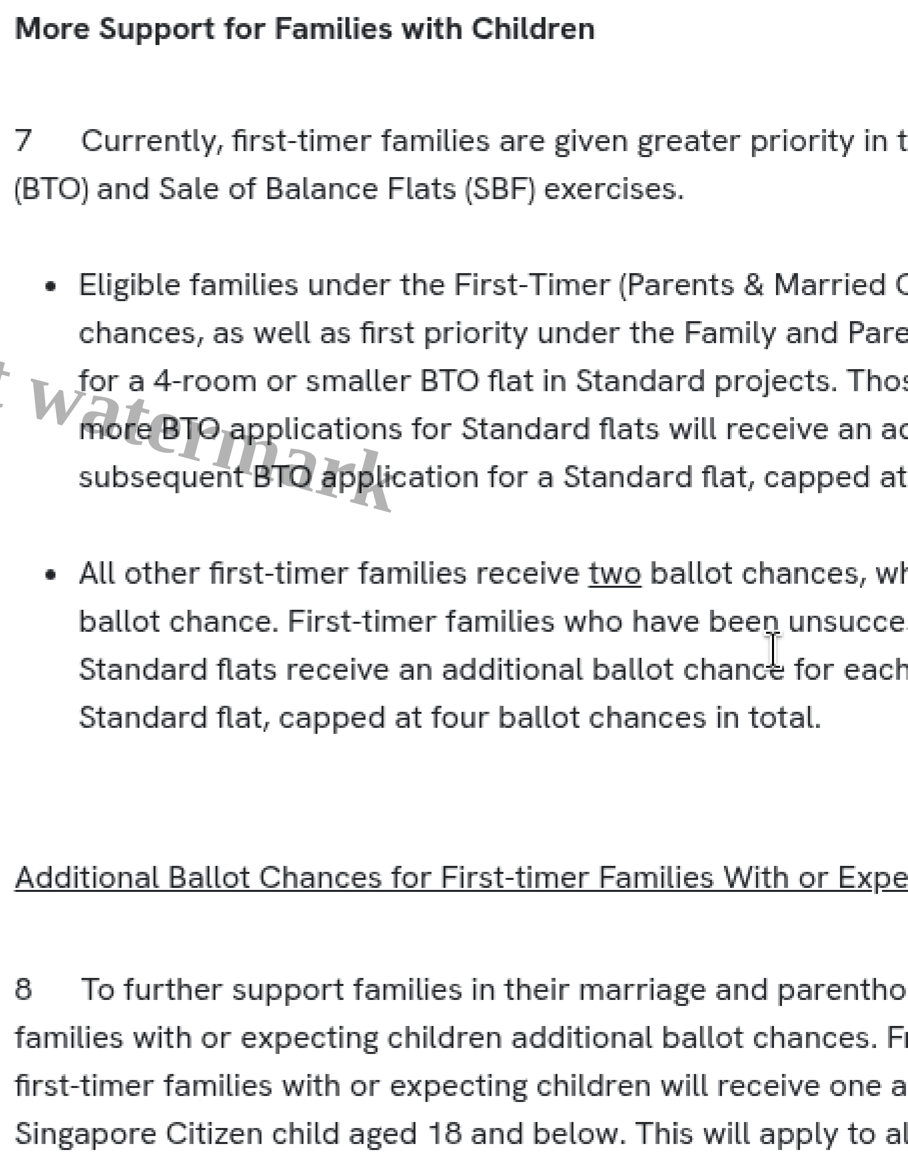
EC PROJECTS THAT STAY ON THE OLD CAP

For executive condominiums, the ceiling rises from S$16,000 to S$18,000. That higher figure applies only to new units in projects whose land-sale tenders close on or after Aug 24, 2026. Balance units in existing ECs, and new units in ECs with land-sale tenders awarded before that date, remain on the previous S$16,000 cap.

NOVEMBER BTO AND THE SEP 25 CHECKPOINT

To give applicants time to review plans under the new ceilings, HDB will hold the next BTO sales exercise in November 2026 instead of October. MND and HDB advised buyers who want to take part to apply for an HFE letter and submit the required documents by Sep 25, 2026.

MND and HDB also said related income ceilings will move with the BTO change for schemes including the Parenthood Provisional Housing Scheme, Fresh Start Housing Scheme, Step-Up CPF Housing Grant, Lease Buyback Scheme, Silver Housing Bonus and community care apartments. The exact band for each scheme is stated on HDBâ??s own pages for that product.



More Support for Families with Children

7 Currently, first-timer families are given greater priority in t
(BTO) and Sale of Balance Flats (SBF) exercises.

- Eligible families under the First-Timer (Parents & Married C
chances, as well as first priority under the Family and Pare
for a 4-room or smaller BTO flat in Standard projects. Thos
more BTO applications for Standard flats will receive an ac
subsequent BTO application for a Standard flat, capped at

- All other first-timer families receive two ballot chances, wh
ballot chance. First-timer families who have been unsucce
Standard flats receive an additional ballot chance for each
Standard flat, capped at four ballot chances in total.

Additional Ballot Chances for First-timer Families With or Expe

8 To further support families in their marriage and parentho
families with or expecting children additional ballot chances. Fr
first-timer families with or expecting children will receive one a
Singapore Citizen child aged 18 and below. This will apply to al

Extra ballot chances for first-timer families with children take effect from the February 2027 sales exercise. Source: Housing and Development Board. Screenshot 29 August 2026.

FROM FEBRUARY 2027: EXTRA BALLOT CHANCES

Separately, from the February 2027 BTO and Sale of Balance Flats exercises, first-timer families with children, or who are expecting a child, receive one additional ballot chance for each Singaporean child aged 18 and below. That measure does not change the Aug 24 income ceilings.

Applicants who already hold an HFE letter issued under the old ceilings should check the HDB Flat Portal on whether a fresh application is needed before the November exercise. Eligibility, grant amounts and loan quantum are stated on the letter itself. For the earlier removal of the non-subsidised resale wait-out, see the wait-out note. For how an HFE sits beside an in-principle approval and a letter of offer, see the financing sequence. For a second subsidised flat, the levy arithmetic is separate and is mapped in the resale levy guide.

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