



HDB sets 25 September HFE document deadline for November BTO ballot

Description

Flat buyers who want to ballot in the November 2026 Build-To-Order exercise must submit all supporting documents for an HDB Flat Eligibility letter by 25 September 2026.



Public housing blocks in Singapore. Photo: Housing & Development Board.

The [Housing & Development Board and the Ministry of National Development](#) set that date when they moved the next BTO sales exercise from October to November after raising income ceilings on 24 August 2026.

November's launch is planned at about 7,960 flats in Bedok, Geylang, Sembawang, Tengah, Toa Payoh and Yishun, plus Community Care Apartments in Toa Payoh. Project classifications and prices will be released at launch.

What the 25 September cut-off covers

An HFE letter is required before a buyer can apply for a new HDB flat in a BTO or Sale of Balance Flats exercise, buy a resale flat with a CPF Housing Grant, or take an HDB housing loan. The letter is applied for on the HDB Flat Portal.

HDB's processing clock starts only when the full document set is in. Payslips, employment letters and other income proofs for every applicant and occupier listed on the application typically form that file. Incomplete uploads are how buyers miss a launch even after starting the form early.

Who the new ceilings pull in

From 24 August 2026, families applying for an HFE letter face a BTO income ceiling of S\$16,000 a month, up from S\$14,000. Eligible singles aged 35 and above face S\$8,000, up from S\$7,000. The executive condominium ceiling is S\$18,000 for projects whose land-sale tenders close on or after that date.

Buyers who already hold a valid HFE letter issued under the old ceiling and were assessed as eligible do not need to re-apply for the November ballot on that ground alone. Buyers who were assessed as ineligible under S\$14,000, or who still have a pending pre-24 August application, need a fresh HFE application assessed under S\$16,000. There is no automatic re-rating of an open old file.

What November does not include

The extra ballot chance for each Singaporean child aged 18 and below starts only from the February 2027 exercise for first-timer families. It does not apply to the November 2026 ballot.

The revised EC ceiling does not apply to balance units in existing projects, or to new units in ECs whose land-sale tenders were awarded before 24 August 2026.

Households aiming for November need the HFE documents lodged by 25 September 2026.

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Author

rachelng