



HDB wants HFE documents in by 25 September for the November 2026 BTO

Description

Households aiming for the November 2026 BTO exercise need a valid HDB Flat Eligibility (HFE) letter, and the Ministry of National Development and HDB joint release of 23 August 2026 asked buyers to submit all required HFE documents by **25 September 2026**.

That deadline sits next to the new income ceilings that took effect for HFE applications from 24 August 2026: **S\$16,000** a month for eligible families (up from S\$14,000) and **S\$8,000** for eligible singles aged 35 and above (up from S\$7,000).

What moved, and from when

The next BTO was shifted from October to November so buyers could reassess under the new ceilings. MND and HDB said about 7,960 flats are planned for Bedok, Geylang, Sembawang, Tengah, Toa Payoh and Yishun, plus community care apartments in Toa Payoh. Project classifications arrive at launch.

The EC income ceiling rose to S\$18,000 only for projects whose land-sale tenders close on or after 24 August 2026. Balance units and earlier tenders stay on the old cap. Parenthood Provisional Housing Scheme moved to S\$8,000. Fresh Start, Step-Up CPF Housing Grant, Lease Buyback, Silver Housing Bonus and short-lease Community Care or two-room flexi options for eligible seniors moved with the family ceiling to S\$16,000 where those schemes apply.

Who this does and does not cover

The new family ceiling applies to eligible applicants seeking an HFE letter to buy a new subsidised flat, a resale flat with the CPF Housing Grant, or an HDB housing loan. From February 2027, first-timer families also gain one extra ballot chance per Singaporean child aged 18 and below for BTO and SBF applications; that is a separate February change, not the November document deadline.

If your existing HFE letter was issued under the old ceilings and you were assessed as eligible then, a valid letter remains usable for its stated purpose. Anyone previously assessed as over the old ceiling who now falls under S\$16,000 or S\$8,000 needs a fresh application under the new rules.

Apply and upload documents through the HDB Flat Portal. Processing can take about a month and longer near a sales launch, which is why the 25 September document cut-off is the practical date for November.

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