



HDB HFE reapply deadline 25 September for new S\$16,000 income ceilings

Description

Households holding an HDB Flat Eligibility letter issued under the old income ceilings have until Friday (25 September 2026) to reapply if they want to be assessed under the new limits ahead of the November 2026 BTO exercise.



HDB flat eligibility letters use the income ceiling in force on the application date. Photo: HDB

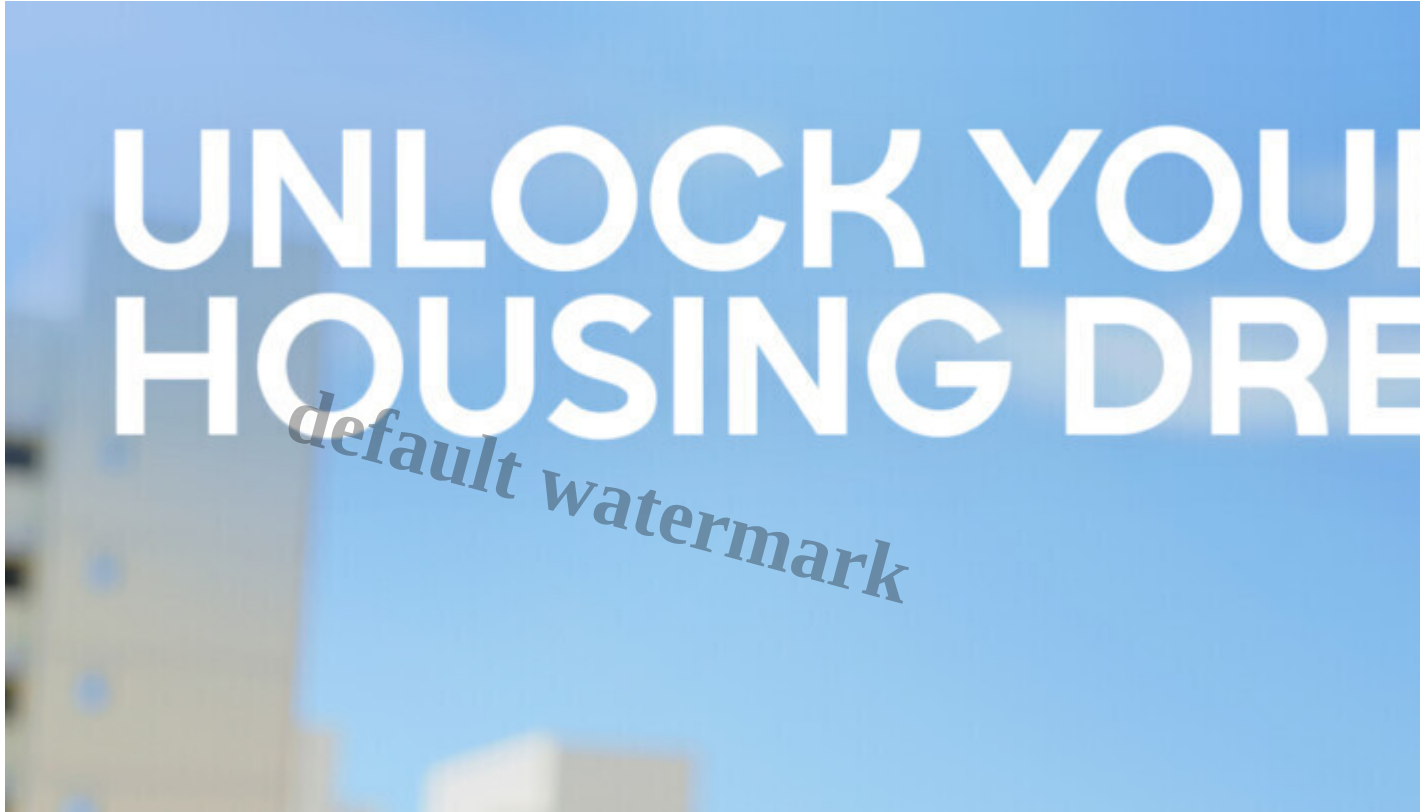
From 24 August 2026, the monthly household income ceiling for families buying a new subsidised HDB flat rose from S\$14,000 to S\$16,000. Singles aged 35 and above moved from S\$7,000 to S\$8,000. The executive condominium ceiling rose from S\$16,000 to S\$18,000. The higher ceilings apply to HFE letter applications made from that date.

Who needs a fresh letter

Buyers who already hold a valid HFE letter and were eligible under the old rules can keep using that letter. Households assessed as ineligible under the old S\$14,000 family ceiling, or who want the new figures reflected for grants and loan quantum, need a fresh application dated from 24 August 2026

onwards.

HDB and MND moved the next BTO sales exercise from October to November 2026 so households could review plans under the new ceilings. The November exercise is expected to offer about 7,960 flats.



November 2026 BTO buyers need supporting documents in by 25 September. Photo: HDB

The 25 September document clock

HDB has asked buyers who want to ballot in November to apply early and submit all required supporting documents by 25 September 2026. Processing can take about a month once documents are complete, and longer near a sales launch.

Applications run on the HDB Flat Portal. Co-applicants and occupiers sign via Singpass where required. Myinfo can fill many fields, but HDB may still ask for supporting documents by SMS or email. Uploads must be PDF, JPG or PNG, unencrypted, with each file up to 5MB and all files up to 40MB in total.

Old-ceiling HFE holders who want the new S\$16,000 family / S\$8,000 singles / S\$18,000 EC limits assessed for November need documents in by 25 September 2026.

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