HDB Mortgage Arrears: Build a Financial Assistance Plan

Description

Do not wait for arrears to compound.

Contact HDB early, quantify the missed payments and current affordability, and ask which case-specific measures may apply, including rescheduling the loan or an instalment plan for arrears.

Create an arrears snapshot

Record the loan balance, monthly instalment, unpaid months, current household income and unavoidable expenses. Use statements rather than memory so HDB can assess the right problem. (HDB housing-loan payments)

HDB asks owners facing difficulty to approach it so assistance can be assessed. Keep the case reference, officer guidance and every date promised.

Situation	What changes
A payment will be missed soon	Contact HDB before the due date with an updated budget
Arrears already exist	Reconcile principal, interest and charges before proposing a plan
CPF OA can cover some instalments	Check current availability and permitted housing use
Income loss appears long-term	Ask about a sustainable restructuring, not a one-month patch

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Distinguish two adjustments

Rescheduling the loan changes repayment timing; an arrears instalment arrangement addresses amounts already unpaid. Ask how each route affects the monthly amount, term and total interest. (CPF Board HDB assistance answer)

OA availability can help with eligible housing payments but may not solve a persistent affordability gap. Retain a buffer for the next instalment and other essential needs.

Example: If a S$1,650 instalment is two months late, start with S$3,300 before interest or charges. A household able to free only S$300 monthly needs a different discussion from one that can resume S$1,650 immediately.

Build a 90-day household plan

List income expected, essential expenses, available cash and CPF, and the payment amount realistically sustainable for three months. Do not propose a plan that depends on uncertain bonuses or new debt.

If housing, food, utilities or medical needs are at immediate risk, also approach the relevant social-service channel. Loan restructuring and household assistance solve different parts of the crisis.

- Download the latest loan statement
- List missed payments
- Check CPF OA availability
- Update household income and essentials
- Call HDB early
- Write down the proposed sustainable amount
- Verify the agreed plan in writing

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