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

Description

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HDB wants buyers aiming at the November 2026 BTO exercise to apply for an HDB Flat Eligibility letter and submit all required supporting documents by 25 September 2026, after the October launch shifted to November following the National Day Rally income-ceiling changes, CNA reported from MND and HDB.

HDB blocks in MND housing materials. Photo: Ministry of National Development

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. The executive condominium ceiling rose from S$16,000 to

S$18,000. Singles aged 35 and above moved from S$7,000 to S$8,000. The higher ceilings apply to HFE letter applications made from that date.

Why 25 September sits on the calendar

MND and HDB moved the next BTO sales exercise from October to November 2026 so households could review plans under the new ceilings and secure an HFE letter in time. The agencies encouraged flat buyers who want to ballot in that exercise to apply early and get every supporting document in by 25 September 2026.

HDB residential blocks in Singapore. Photo: CNA

What the HFE process requires

An HFE letter is applied for on the HDB Flat Portal. Buyers complete a preliminary eligibility check, then the formal HFE application, with co-applicants and occupiers signing 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, each file up to 5MB and all files up to 40MB in total.

HDB processing can take about a month once documents are complete, and longer near a sales launch. A ready HFE letter is typically valid for nine months. Households who held an HFE letter issued under the old ceilings before 24 August 2026 should confirm with HDB whether a fresh application is needed to be assessed under the new limits.

This is a summary of published HDB and MND rules, not personal financial or housing advice. It does not assess your income, grant eligibility or loan options.

Supporting documents for an HFE letter aimed at the November 2026 BTO exercise are due by 25 September 2026.

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Author
rachelng