

HFE letter deadline for February 2027 BTO: file by 15 December

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If you want a shot at the next BTO launch, the **HFE letter deadline for February 2027 BTO** is 15 December 2026. That is the date HDB wants all your required documents in, not just the start of your application. It is under four weeks away.

HDB flagged this in its 4 November release on the November 2026 BTO exercise. You need a valid HDB Flat Eligibility (HFE) letter in hand when you submit a flat application, so the paperwork has to come first.

HFE letter deadline for February 2027 BTO: what is on offer

HDB says the February 2027 sales exercises will offer:

- About 4,300 BTO flats in Bishan, Tampines, Tengah and Toa Payoh
- About 5,000 flats in a concurrent Sale of Balance Flats (SBF) exercise

No exact launch date has been given yet. The November exercise ran for eight days, with applications from 4 to 11 November, so expect a similar window.



Source: HDB (artist's impression of Bayshore Oasis, November 2026 BTO)

Why the HFE letter comes first

The HFE letter tells you upfront whether you can buy a new or resale flat. It also states your eligibility for CPF housing grants and an HDB housing loan, including the amounts.

That matters because it sets your real budget before you fall in love with a stack in Toa Payoh. For first-timer families, the Enhanced CPF Housing Grant can go up to S$120,000, depending on household

income. HDB also reminds buyers that the loan-to-value limit for HDB housing loans is 75%.

For a sense of scale, HDBâ??s November examples had an eligible first-timer family earning S$4,000 a month getting S$80,000 in EHG. A family on S$9,000 would get S$5,000. Your own figure will only be confirmed in the letter, which is why it is worth getting early.

How to avoid missing the cut-off

1. Apply for your HFE letter on the HDB Flat Portal as early as you can.
2. Upload every required document in one go. HDBâ??s date is for submitting *all* required documents, so a half-complete application does not count.
3. Keep an eye on your email and Singpass for HDB requests for more information.
4. Once you have the letter, check it is still valid when the launch opens.

Late is not the end of the world, but it is a risk. For the November exercise, HDB said it would keep processing HFE applications received after its 25 September cut-off, but gave priority to those who met the deadline. Whether the same applies in February is not stated, so do not count on it.

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Source: HDB (artist's impression of Plantation Dew, November 2026 BTO)

Lessons from the November launch

The November exercise is a handy preview of how the process works. HDB offered 7,964 flats across seven projects, and more than one in three were 2-room Flexi flats.

- Applicants could apply for one flat type in one town only.
- Shortlisting is by computer ballot, not first-come-first-served, so there is no need to rush on day one.
- HDB suggested checking application rates through the window and looking at projects with rates of around one or lower.

- Applicants without internet access could call the HDB Sales/Resale Customer Service Line on 6866 3066.

The HFE e-service was also switched off from 4 to 11 November to free up resources for the exercise, before returning on 12 November. A similar pause during the February window would not surprise me, so get your application in before then.

While you wait: plan the next step

Getting the letter is step one. If you are already thinking ahead to the keys, read our guide to the HDB renovation permit rules, including the three months allowed to finish a new flat. And if you are eyeing furniture, here is how the Black Friday sales at COURTS and Castlery line up, though I would hold off buying a sofa before you even have a flat.

For the full release, including prices and grants, see the HDB news release.

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