

November 2026 BTO application rates: Toa Payoh 7.0, Sembawang 0.7

Description

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The November 2026 BTO application rates are in, and they are the highest since August 2022. HDB put 7,964 flats on sale on 4 November, and by the close at 11.59pm on 11 November, 37,413 applications had come in. That works out to about 4.7 applicants for every flat, according to HDBâ??s final count as reported by Ohmyhome.


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Source: Housing & Development Board

Why the November 2026 BTO application rates jumped

The Straits Times noted that more households qualified this time. The income ceiling went up from S$14,000 to S$16,000 for families and from S$7,000 to S$8,000 for singles. Minister Chee Hong Tat said the rise in applicants was expected for that reason.

For context, the June launch drew about 22,600 applicants and February about 14,000. The median first-timer family rate for 3-room and larger flats climbed to 2.6 in November, from 1.4 in June.

Which projects were hardest to get

Four-room first-timer family rates, as compiled by Ohmyhome from HDBâ??s figures, varied a lot between projects:

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- Toa Payoh Hillside: 584 four-room flats, 6,317 applications, rate of 7.0
- Plantation Dew (Tengah): 168 four-room flats, rate of 5.5
- Bayshore Sails and Bayshore Oasis, combined: rate of 3.2
- Chencharu Acres: rate of 2.7
- Merpati Meadow: rate of 2.4
- Sembawang Anchor: 464 four-room flats, 489 applications, rate of 0.7

Toa Payoh Hillside is a Prime project near Caldecott MRT, which carries a subsidy recovery rate of 11%. Its 256 Community Care Apartments, now open to applicants aged 55 and above instead of 65, saw a rate of 2.



Source: Housing & Development Board

Singles and two-room Flexi: Plantation Dew led the pack

Among first-timer singles applying for two-room Flexi flats, Plantation Dewâ??s rate was 19.2, against an HDB median of 8.8. Chencharu Acres came next at 9.5, then Merpati Meadow at 9.0 and Toa Payoh Hillside at 8.5. Sembawang Anchor was the lowest at 3.7.

Sembawang Anchor was the one project where four-room and five-room flats were not fully taken up by first-timer families. Its five-room rate was 0.4. It also has the shortest wait, at under three years, while the other projects are under four years.


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Source: Housing & Development Board

What it means before the February 2027 launch

If you did not get a good queue number, the next shot is not far off. HDB has said the February 2027 exercise will offer about 4,300 BTO flats in Bishan, Tampines, Tengah and Toa Payoh, plus about 5,000 Sale of Balance Flats. Families will also get an extra ballot chance, which we explained in our guide to the extra BTO ballot chance for families from February 2027.

Queue number holders from November are expected to book flats at HDB Hub in Toa Payoh between March and June 2027. Note that you need a valid HFE letter to apply, and the filing deadline is 15 December.

Smart ways to read the numbers

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- Compare your flat type, not the headline rate. A project can look quiet overall and still be tight for one room type.
- Check the wait. Sembawang Anchorâ??s under-three-year timeline is the trade-off for its lower competition.
- Look at the subsidy rules. Prime and Plus projects come with a 10-year Minimum Occupation Period and subsidy recovery on resale.
- Budget the fit-out early. Our note on IKEAâ??s home design service for a 2-room Flexi flat gives one price benchmark.

Rates move with every launch, so treat November as a guide rather than a forecast. Always confirm figures on the HDB Flat Portal at hdb.gov.sg before you decide.

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