

November BTO opens 7,964 flats, and seniors can apply for CCAs from 55

Description

default watermark

Seniors can now apply for a Community Care Apartment (CCA) from the age of 55, down from 65, in the November 2026 Build-To-Order (BTO) exercise that opened on Wednesday, 4 November. The lower age applies from this launch onwards.

The exercise offers 7,964 flats across seven projects in Bedok, Geylang, Sembawang, Tengah, Toa Payoh and Yishun. Every project has a waiting time of under four years. Applications close on Wednesday, 11 November.



Toa Payoh Hillside is the only project in the November 2026 BTO with Community Care Apartments. Artistâ??s impression: HDB

Seven projects in six towns

- Bayshore Sails, Bedok (Plus): 1,637 flats in 2-room Flexi, 3-room and 4-room types, bounded by Bayshore Road and Bayshore Drive
- Bayshore Oasis, Bedok (Plus): 855 flats in 2-room Flexi and 4-room types

- Merpati Meadow, Geylang (Plus): 438 flats in 2-room Flexi and 4-room types, along Merpati Road and served by Mattar MRT station
- Sembawang Anchor, Sembawang (Standard): 1,310 flats from 2-room Flexi to 5-room, with a wait of under three years
- Plantation Dew, Tengah (Standard): 710 flats from 2-room Flexi to 5-room, and the only 3Gen flats in this launch
- Toa Payoh Hillside, Toa Payoh (Prime): 1,432 units made up of CCAs, 2-room Flexi and 4-room flats
- Chencharu Acres, Yishun (Standard): 1,582 flats from 2-room Flexi to 5-room, bounded by Yishun Street 82, Yishun Walk and Yishun Avenue 2

Standard flats carry the fewest restrictions. Plus and Prime flats come with extra subsidies and tighter conditions.

Toa Payoh Hillside and the CCA change

default watermark

Toa Payoh Hillside is the only project in this round with CCAs, so it is where applicants aged 55 to 64 get their first chance at one. Seniors who want to right-size can now weigh a short-lease 2-room Flexi flat and a CCA from the same age.

Every CCA resident must subscribe to the Basic Service Package, which provides care and support services. For CCAs that start operating from 2026, the package has a narrower set of services to keep costs down, and eligible residents get a subsidy from the Ministry of Health.

The project sits between Toa Payoh Rise and Toa Payoh Link, near Caldecott MRT station on the Thomson-East Coast and Circle lines. The planned Toa Payoh Integrated Development will bring a sports venue, a relocated library and polyclinic, and a revamped town park.



Chencharu Acres in Yishun, a Standard project near Khatib MRT station. Artistâ??s impression: HDB

Income ceilings and grants

The monthly household income ceiling for eligible families rose from S$14,000 to S$16,000 after the National Day Rally in August, and from S$7,000 to S$8,000 for singles. The higher ceilings apply to HDB Flat Eligibility (HFE) letter applications submitted from 24 August 2026.

Eligible first-timer couples buying a BTO flat can receive an Enhanced CPF Housing Grant of up to S$120,000. Eligible first-timer singles can receive up to S$60,000. First-timer families also get more ballot chances than second-timer families, and a larger share of the flats is set aside for them.

How the ballot works

Applicants need a valid HFE letter and can submit one application, for one flat type in one project, per sales launch. Shortlisting is by computer ballot, not first come, first served, so there is no advantage in applying early in the window.

While the eight-day application window is open, the online HFE letter service is paused. Buyers who already hold a valid letter, or who applied for one before the exercise, are not affected.


default watermark

Merpati Meadow, a Plus project along Merpati Road in Geylang. Artistâ??s impression: HDB

The next exercise

HDB plans its next BTO exercise for February 2027, with an estimated 4,300 flats, alongside a Sale of Balance Flats exercise of an estimated 5,000 flats. Buyers who want to join either should apply for an HFE letter and submit all documents by 15 December 2026.

Date Created
05/11/2026
Author
rachelng

default watermark