

CPF stands for Central Provident Fund. It is a comprehensive social security system in Singapore that aims to help Singaporeans save for retirement, healthcare, and housing needs. CPF contributions are mandatory for employees and employers in Singapore, and the funds accumulated in the CPF account can be used for various purposes throughout a person's life.

Here are the key features and uses of CPF: Retirement: A portion of an employee's monthly salary, contributed by both the employee and employer, is allocated to the CPF Retirement Account. The funds in this account can be used to provide a monthly income during retirement. Healthcare: CPF funds can be used to pay for healthcare expenses, including hospitalisation, medical treatments, and long-term care. The CPF MediSave account is specifically designated for healthcare purposes. Housing: CPF funds can be used to finance the purchase of a home in Singapore. The CPF Ordinary Account can be used for the down payment, monthly mortgage payments, and other housing-related expenses. Education: CPF funds can be used to pay for education and training expenses for the account holder, their spouse, or children. Insurance: CPF funds can be used to purchase various types of insurance, such as life insurance, disability insurance, and long-term care insurance.

CPF contributions are made by both the employee and the employer. The contribution rates vary based on the employee's age and income level, and there are contribution caps in place. CPF funds earn interest, and the interest rates are reviewed periodically.

HDB stands for the Housing & Development Board. It is a statutory board in Singapore that is responsible for public housing development and management. HDB plays a crucial role in providing affordable and quality housing for the citizens of Singapore.

Here are some key points about HDB: Public Housing: HDB is primarily responsible for the planning, construction, and management of public housing in Singapore. These housing developments are commonly known as HDB flats or HDB estates. HDB flats are designed to meet the housing needs of Singaporeans at various income levels. HDB Towns and Estates: HDB has developed numerous towns and estates across Singapore, each with its own set of facilities, amenities, and community services. These towns are designed to be self-sufficient, providing residents with access to housing, schools, shopping centers, parks, recreational facilities, and transportation networks. Flat Types: HDB offers a range of flat types to cater to different household sizes and needs. These include studio apartments, 2-room flats, 3-room flats, 4-room flats, 5-room flats, and executive flats. There are also specialized flat types such as the Design, Build and Sell Scheme (DBSS) flats and the Executive Condominiums (ECs), which are a hybrid of public and private housing. HDB Grants: HDB provides various housing grants to eligible Singaporean citizens to assist them in purchasing their first HDB flat, upgrading to a larger flat, or living near their parents. These grants help to make public housing more affordable and accessible. HDB Resale Market: HDB flats can be bought and sold in the resale market. This allows residents to sell their existing flats and purchase another HDB flat in a different location or of a different flat type. Upgrading Programs: HDB implements upgrading programs to enhance the living environment and amenities of older HDB estates. These programs aim to improve the quality of life for residents and include initiatives such as the Home Improvement Program (HIP) and the Neighbourhood Renewal Program (NRP). Leasehold Properties: HDB flats are typically sold on a 99-year leasehold basis, after which ownership reverts back to HDB. This leasehold structure ensures the affordability and long-term sustainability of public housing in Singapore.

The HFE letter will inform you of your eligibility to: buy a new flat from HDB or a resale flat, receive CPF housing grants and the grant amounts and take up an HDB housing loan and the loan amount.

Here is an overview of the HFE letter application process.

You will need Singpass login information and Particulars of the flat applicants and occupiers.

Step 1: Complete Preliminary HFE check.

Step 2: Apply for an HFE letter within 30 calendar days of starting Step 1.

Step 3: Get your results!

Step 1 details:

Login to the HDB Flat Portal using your Singpass.

Provide the particulars of all flat applicants and occupiers.

Declare any interest in local and/or overseas private property.

Indicate whether you intend to take up a housing loan.

Based on the information provided, you will receive an instant preliminary outcome which gives you an overview of your eligibility for a new and/or resale flat purchase, CPF housing grants, and an HDB housing loan.

Step 2 details:

Select your housing loan option(s). Compare housing loan packages offered by HDB and participating Financial Institutions (FIs): Confirm your eligibility for an HDB housing loan.

Apply for an In-Principle Approval (IPA) for a housing loan from the FIs

Provide all required information before the due date.

Review and confirm the application details.

Step 3 details:

Receive your HFE letter from HDB within 21 working days. You will be notified via SMS when the letter is ready for viewing on the HDB Flat Portal. The processing time may be longer during peak periods such as in the months of and before a sales launch.

The HFE letter is valid for 6 months from the date of issue.

If you applied for an IPA from the participating Financial Institutions, they will inform you of the outcome.

Additional information for applying for an HFE Flat Eligibility (HFE) letter:

Have a valid Singpass account. All applicants and required occupiers must have a valid Singpass account when applying for the HFE letter.

Please visit the [Singpass website](#) if you need to register for a Singpass account.

Provide accurate information when completing Steps 1 and 2. You have to start Step 1 afresh if there are any changes to the details you have provided.

Complete Steps 1 and 2 within the same calendar month. If you can, complete your Preliminary HFE check and apply for an HFE letter within the same calendar month that you started Step 1. Otherwise, you will need to update the employment and income details of all persons listed in the application.

Check the status of the application. Log in to the [HDB Flat Portal](#) at any time to check the status of your HFE letter application.

When you apply for your HFE letter, you will be guided to retrieve your information via Myinfo to minimise form-filling and reduce submission of documents. Notwithstanding, supporting documents may be required on-request basis for some cases. You will be informed accordingly if you need to do so.

Get a headstart on your application by reading our [income guidelines](#). If supporting documents are required, do ensure the following before uploading your documents for a smoother application process:

- All files are in PDF, JPG or PNG format, and are not encrypted
- Each file is up to 5 MB and the total size of all files is up to 40 MB
- The file names have only alphabets, numbers, spaces, dashes ('_'), hyphens ('-') or full stops ('.')

When buying a new flat, You must have a valid HFE letter when you apply for a flat in the sales launches from August 2023 or during open booking of flats.

When buying a new flat: For flat applications submitted before 9 May 2023, you may proceed with your flat purchase without an HFE letter. If you are shortlisted to book a flat and intend to take up an HDB housing loan, HDB will invite you to apply for an HDB Loan Eligibility (HLE) letter, ahead of your appointment to book a flat. For the May 2023 sales exercise, to participate in the May 2023 sales exercise, you will need to obtain a preliminary HFE assessment by completing "Step 1: Preliminary HFE check". Thereafter, you may apply for a flat in the May 2023 sales exercise.

You must complete "Step 2: Apply for an HFE letter" and submit the required information to HDB, within 30 calendar days of initiating Step 1.

If you are shortlisted to book a flat, you must have a valid HFE letter before you book a flat.

When buying a resale flat, you must have a valid HFE letter before you obtain an Option to Purchase (OTP) from a flat seller, and when you submit your resale application to HDB.

If you have a valid Intent to Buy (ITB) and a valid HDB Loan Eligibility (HLE) letter for an HDB housing loan, you may proceed to obtain an OTP from the flat seller and submit your resale application without an HFE letter.

Additional notes: Applicants must submit a fresh application for an HFE letter if they wish to make any changes (e.g. change in household members). This is on the condition that they have not used the earlier HFE letter to apply for a new flat or obtain an Option to Purchase from a resale flat seller. Eligible first-timer couples who are full-time students or National Servicemen, or have completed their studies or National Service in the last 12 months before their flat application may qualify to [defer the income assessment](#) for an [HDB housing loan](#) and the [Enhanced CPF Housing Grant](#) till about 3 months before keys collection.

The HFE letter is valid 6 months from the date of issue.

There will be no re-assessment during this period if: There are no adverse changes in the incomes and financial positions of the household; and There are no changes to the applicant(s) and occupier(s) listed in the HFE letter application.

The outcome of your HFE letter will be reviewed if: Any given information is untrue or incorrect. You and any persons listed in the application do not comply with any terms and conditions to buy an HDB flat, apply for CPF housing grants and/ or take up an HDB housing loan. There are any changes in your household income, family members, or other circumstances such as changes in HDB's policies and/ or processes which may affect your eligibility to buy an HDB flat, apply for CPF housing grants and/ or take up an HDB housing loan.

HDB will review your financial position nearer the completion of the flat, to confirm that there are no adverse changes in your ability to service the HDB housing loan. If there are such changes, the HDB housing loan amount may be reduced.