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# Application for an HDB Flat Eligibility (HFE) Letter

## What is the HDB Flat Eligibility (HFE) letter?

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



Take up an HDB housing loan, and the loan amount

**Thinking of taking a housing loan from a financial institution (FI)?**

You should obtain an indicative loan assessment when you apply for an HFE letter, by requesting an In-Principle Approval (IPA) from the participating FIs. The FIs will inform you of the outcome of your IPA application(s).

# Make an informed decision

Log in to the [HDB Flat Portal](#) using your Singpass to apply for an HFE letter. The HFE letter will provide you with a holistic understanding of your housing and financing options and help you plan your budget before you embark on your home buying journey. Second-timers will also be informed on the [resale levy/ premium](#) payable for the purchase of a subsidised flat from HDB. Read our [frequently asked questions](#) on the HFE letter and [how to apply](#) for one.

## Integrated loan application service

You may request an In-Principle Approval (IPA) from the participating financial institutions (FIs) when you apply for an HFE letter. The IPA will provide you with the FI's indicative loan amount. Your chosen FI(s) will reach out to you directly on the outcome(s) of your IPA application(s) and you will be able to confirm their loan offer(s) through the HDB Flat Portal after you have secured a flat purchase. The service is free of charge. Read more about the [integrated loan application service](#).

## Guide to HFE letter application

Find out about the application process and important information about the HFE letter below.

### When to apply

[Plan and apply for the HFE letter early.](#)

#### If you are buying a new flat

You must have a valid HFE letter when you apply to buy a flat from HDB.

#### If you are 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 both you and the seller submit the resale application to HDB.

The processing time is about a month, after we have received the full set of required documents. The processing time may be longer before and during the month of a sales exercise due to high application volume. An SMS and email notification will be sent to you once the outcome is available.

If you intend to buy a flat, do apply for an HFE letter early.

### Additional notes

- You may only apply for an HFE letter online, and the application is free of charge.
- You may only be listed in 1 HFE letter application, either as an applicant or occupier.

## How to apply

Here is an overview of the HFE letter application process.



# Apply for an HDB Flat Eligibility (HFE) letter

You will need:

- 🔑 Singpass login information
- 📝 Particulars of the flat applicants and occupiers



- 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.

- 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

- Receive your HFE letter from HDB in about a month's time\*. You will be notified via SMS and email 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 9 months from the date of issue

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



*Fulfilling Dreams, Building Homes, Creating Communities*  
Visit us at [www.hdb.gov.sg](http://www.hdb.gov.sg)

Read our [step-by-step guide](#) or watch the videos below.

## **Step 1: Preliminary HFE Check**

Step 1: Preliminary HFE Check | How to Apply for an HFE Letter



## **Step 2: Apply for an HFE Letter**

Step 2: HFE Letter Application | How to Apply for an HFE Letter



# Additional information

<b>Have a valid Singpass account</b>	All applicants and required occupiers must have a valid Singpass account when applying for the HFE letter.  Please visit the <a href="#">Singpass website</a> if you need to register for a Singpass account or reset the password.
<b>Provide accurate information when completing Steps 1 and 2</b>	You must start Preliminary HFE check (Step 1 of Buying Process) afresh if there are any changes to the details you have provided.  The applicant(s) and occupier(s) listed in your new or resale flat application must remain the same as those in your HFE letter application.  You will not be able to make any changes after you have submitted your HFE letter application. If you need to make changes, you must <u>cancel</u> your HFE letter application and apply for a fresh one.
<b>Complete Steps 1 and 2 within 30 calendar days of each other</b>	Complete your Preliminary HFE check (Step 1 of Buying Process) and Apply for an HFE letter (Step 2 of Buying Process) within 30 calendar days of each other.  If you can, complete both steps within the same calendar month. Otherwise, you will need to update the employment and income details of all persons listed in the application <sup>^</sup> .

E.g. ^ You have completed Step 1 in May 2023 and proceed with Step 2 in June 2023.

<b>Changes to HFE letter application</b>	It depends on where you are in your HFE letter application, as follows:				
<b>You are at Step 1 - Preliminary HFE Check (Step 1 in draft)</b>	Use the “Back” button at the bottom of the page to navigate to earlier pages to make changes.				
<b>You have completed Step 1 and received the preliminary outcome</b>	Select the “Redo” button in Step 1 of the Buying Process to make changes.				
<b>You are at Step 2 - Apply for an HFE letter</b>	Click the link “Start afresh your Preliminary HFE check” at the review page to go back to Step 1 - Preliminary HFE check to make changes.				
<b>You have completed Step 2 or have received an HFE letter</b>	<p>If you wish to update your contact details, please submit a request via our <a href="#">e-Service</a>.</p> <p>If you need to make other changes, please refer to the <a href="#">usage of HFE letter and changes in household details</a> for more information.</p>				
<b>You have applied for a flat with the HFE letter</b>	Please write to us via <a href="mailto:MyRequest@HDB">MyRequest@HDB</a> with your HFE reference number and sales registration number (new flat) or resale case number (resale flat).				
<b>Upload documents, check status of application or view HFE letter</b>	<p>You will be notified via SMS and email if you need to submit additional documents for our review, or when your HFE letter is ready.</p> <p>Log in to the <a href="#">HDB Flat Portal</a> and follow these steps to:</p> <table> <tr> <td><b>Upload the required documents</b></td> <td>Select My Flat Dashboard &gt; I am a new/resale flat buyer &gt; Apply for an HFE letter (Step 2 of Buying Process) &gt; Upload Documents</td> </tr> <tr> <td><b>Check status of HFE letter application or view HFE letter</b></td> <td>Select My Flat Dashboard &gt; I am a new/resale flat buyer &gt; Apply for an HFE letter (Step 2 of Buying Process) &gt; View Letter</td> </tr> </table>	<b>Upload the required documents</b>	Select My Flat Dashboard > I am a new/resale flat buyer > Apply for an HFE letter (Step 2 of Buying Process) > Upload Documents	<b>Check status of HFE letter application or view HFE letter</b>	Select My Flat Dashboard > I am a new/resale flat buyer > Apply for an HFE letter (Step 2 of Buying Process) > View Letter
<b>Upload the required documents</b>	Select My Flat Dashboard > I am a new/resale flat buyer > Apply for an HFE letter (Step 2 of Buying Process) > Upload Documents				
<b>Check status of HFE letter application or view HFE letter</b>	Select My Flat Dashboard > I am a new/resale flat buyer > Apply for an HFE letter (Step 2 of Buying Process) > View Letter				

## Income guidelines

Understand the guidelines for income assessment and documents to get a head start on your application.

When you apply for an HFE letter, you will be guided to retrieve your information via Myinfo to minimise form-filling and reduce submission of documents. However, in some cases, supporting documents may still be required as Myinfo may not have all the required information or details. You will be informed via SMS and email if you need to submit documents.

Get a head start on your application by reading our [income guidelines](#).

## Validity and possible review of HFE letter

Understand when and why your HFE letter may be reviewed.

**Validity of HFE letter** The HFE letter is valid for 9 months from the date of issue.

If you have already submitted a flat application with your HFE letter, you may proceed with the flat purchase even if the HFE letter has since expired.

**Possible review of HFE letter** 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 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

If you book an uncompleted flat with HDB, we 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. Otherwise, the loan amount may be reduced.

**Use of HFE letter and changes in household details**

The applicant(s) and occupier(s) listed in your new or resale flat application must remain the same as those in your HFE letter application.

If there are changes to your household details, this may affect your eligibility to buy an HDB flat, obtain CPF housing grants and/ or take up an HDB housing loan and hence, invalidate your HFE letter. Accordingly, HDB reserves the right to cancel your new or resale flat application(s).

For new flat application, the usual financial forfeitures and consequences for the cancellation will apply, depending on the stage of the application at the time of the cancellation.

For resale flat application, you will remain liable to the flat seller under the Option to Purchase which you have exercised.

If you need to make changes, please follow the steps below, depending on the stage of your HFE letter application:

**Stage of HFE**

<b>Letter</b>	<b>Procedure</b>
<b>Application</b>	
<b>Pending approval</b>	<u>Cancel</u> your HFE letter. After cancellation, apply for a fresh HFE letter (i.e. complete Step 1 and Step 2 of the buying process again) by logging in to the <u>HDB Flat Portal</u> .

<b>Stage of HFE</b>	<b>Procedure</b>
<b>Letter</b>	
<b>Application</b>	
<b>Approved</b>	There is no action required if there is a change in your household income.
	If you need to make the following changes:
	<ul style="list-style-type: none"> <li>• Addition/ removal of household member(s)</li> <li>• Change in status from an applicant to an occupier or vice versa</li> <li>• Marital status</li> <li>• Citizenship</li> <li>• Ownership of private properties</li> </ul>
<b>Before submission of new or resale flat application</b>	Cancel and apply for a fresh HFE letter (i.e. complete Step 1 and Step 2 of the buying process again) by logging in to the <a href="#">HDB Flat Portal</a> .
<b>After submission of new or resale flat application</b>	Please write to us via <a href="mailto:MyRequest@HDB">MyRequest@HDB</a> with your HFE reference number and sales registration number (for new flat) or resale case number (for resale flat).

**Re-application of HFE letter** If you have already submitted a flat application with your HFE letter, you do not need a fresh HFE letter to continue with the flat application.

If your HFE letter is expiring in the next 30 days and you need more time to submit a new or resale flat application, please apply for a fresh HFE letter.

If there are no changes in the applicant(s) and occupier(s) listed other than their employment or income, please log in to the [HDB Flat Portal](#), select My Flat Dashboard > I am a new/resale flat buyer > View Letter/ Re-apply HFE (Step 2 of Buying Process).

If you need to make other changes, you may refer to the [changes in household details](#) for more information.

HDB will process your HFE letter application based on your latest situation and prevailing policies. Until a fresh HFE letter is issued, you may continue using the existing unexpired HFE letter for a flat purchase.

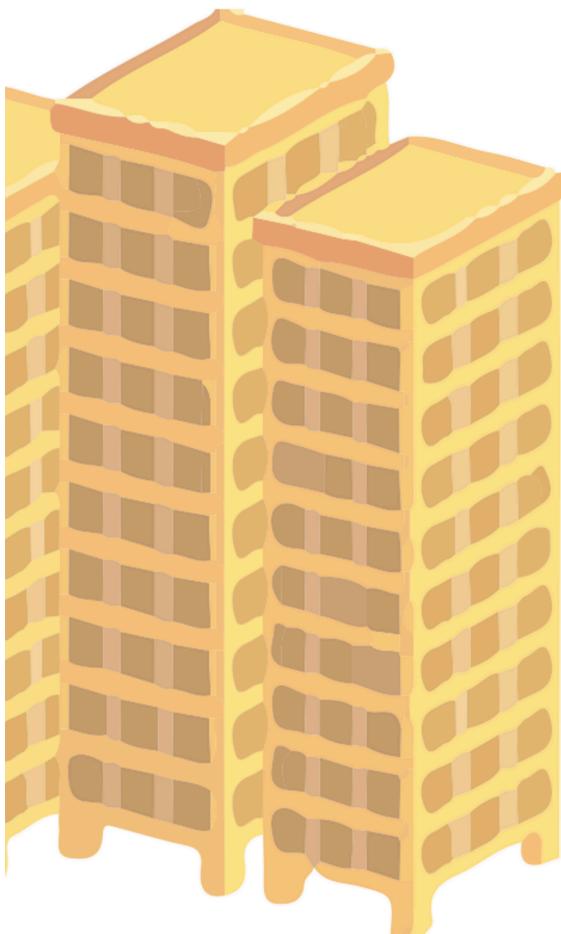
## **Next steps with your HFE letter**

Set off on your home buying journey with your valid HFE letter.



With your HFE letter, you can embark on your buying journey with certainty on the [HDB Flat Portal](#). Check out the infographic for the next steps in your home buying journey. All the best!

# Your flat buying journey via the HDB Flat Portal



## Apply for an HFE letter

Your HFE letter will tell you if you are eligible to buy a new and/or resale flat, receive CPF housing grants and take up an HDB housing loan. The HFE letter is valid for 9 months.



## Concurrently apply for an In-Principle Approval (IPA) from participating financial institutions (FIs)

When you apply for an HFE letter, you can also apply for an IPA from the participating FIs. This will provide you with an indicative assessment of your eligibility for a housing loan from the FI.



## Search for flats

Work out your budget using our budget calculator, and search for flats within your budget.

Browse new flats and verified resale flat listings.



## Check your sums

Use the payment plan calculator to get a customized financial plan and understand the payments required to complete your flat purchase.

Do ensure that you have enough budget before proceeding with your flat purchase.

### New Flat Buyers



Apply for a flat online during a sales launch



Receive ballot results



Book flat

### Resale Flat Buyers

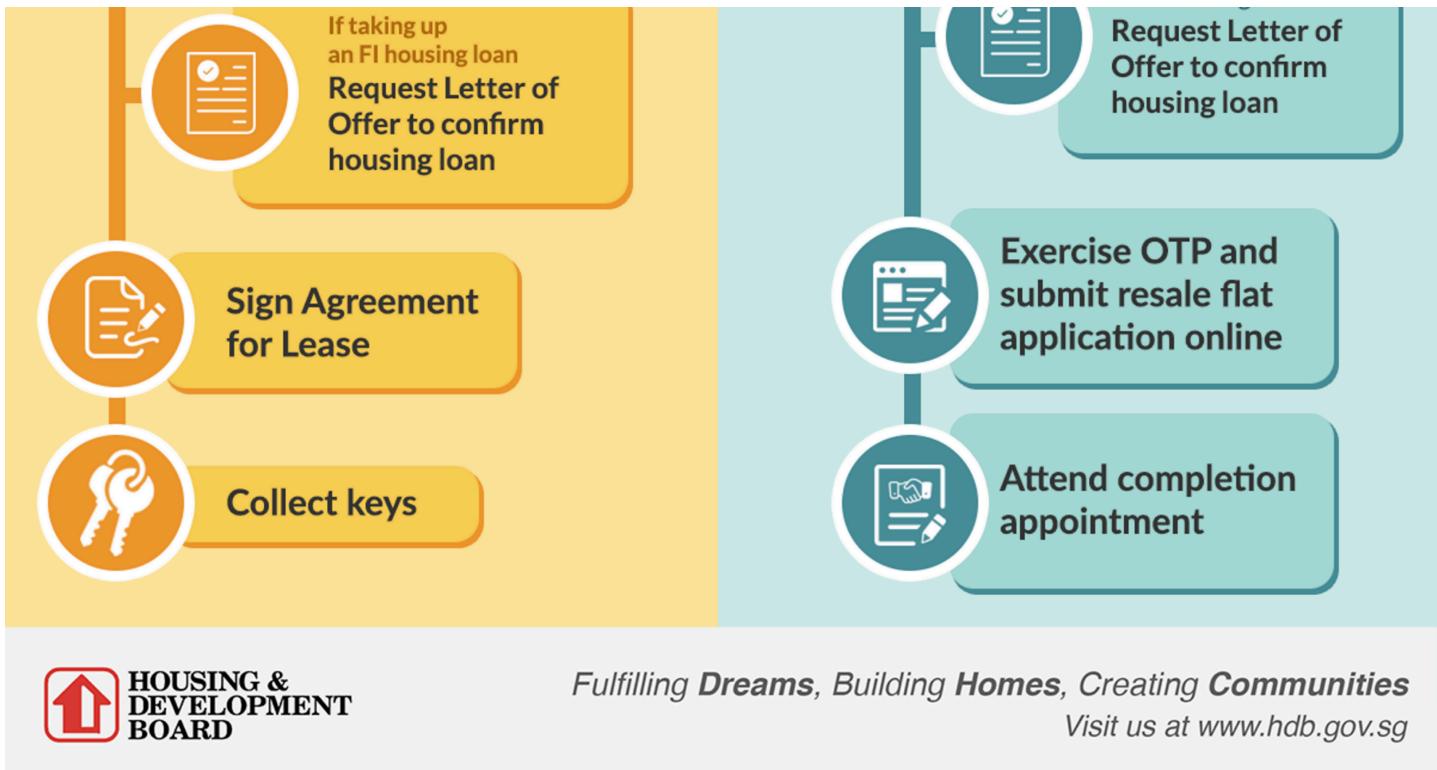


Obtain Option to Purchase (OTP) from flat sellers



Submit Request for Value online where applicable

If taking up an FI housing loan



*Fulfilling Dreams, Building Homes, Creating Communities*  
Visit us at [www.hdb.gov.sg](http://www.hdb.gov.sg)

## NEXT STEPS

### Income Guidelines and Documents

Understand the guidelines for income assessment and documents to get a headstart on for your HFE letter application.

### Working Out Your Flat Budget

Plan your finances and budget for a flat purchase with our ABCs of financial planning and financial tools.

### Finding a Flat

Find out more about the types of HDB flats available for sale and design features of new flats.

# Housing & Development Board

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