

Sample of the HFE letter

HDB Flat Eligibility (HFE) Letter [Print page](#)

Prelim HFE Check
Completed
on

HFE letter application
Completed
on

HFE letter
Approved
Valid until

Your HFE letter

Based on the details and documents provided, an HFE letter is issued to the following applicants:

Applicant 1 Name:
Applicant 1 NRIC/UID No.

Applicant 2 Name:
Applicant 2 NRIC/UID No.

HFE Reference No.:
MyDoc Reference No.:

The HFE letter is valid until **The HFE letter is valid for 6 months.**

If there are changes to the information (e.g. changes to the applicants or occupiers listed) in the HFE letter during the validity period, please contact us through [MyRequest](#).

Eligibility to buy a flat

Please **select the relevant** tab to view your eligibility to buy a new or resale flat.

Eligibility to buy a flat

You are eligible to buy:

- 2-Room Flexi flat
- 3-Room flat
- 3-Room flat (max 4 rooms)
- 4-Room flat
- 5-Room flat

First-time buyers and those with more urgent housing needs may apply for a new flat under a **priority scheme**, if they meet the eligibility conditions.

Eligibility for CPF Housing Grants and amounts

Eligibility for CPF Housing Grants

You may be eligible for CPF housing grants to help in your flat purchase.

Please **select the relevant** tab to view your eligibility to buy a new or resale flat.

Eligibility to buy a flat

Eligibility for CPF Housing Grants

You may be eligible for CPF housing grants to help in your flat purchase.

The grant amount will depend on the flat type.

Eligibility for Proximity Housing Grant

You are eligible for the Proximity Housing Grant to buy a resale flat.

The grant amount will depend on whether you are buying a resale flat to live with or near (i.e. within 4km) your parents or married child, or single child aged 35 or above.

Your parents or child must continue to live with or near you for at least 5 years from the date you take possession of the resale flat.

Eligibility for HDB housing loan and amount

Eligibility for HDB Housing Loan

You may obtain an HDB housing loan to finance your flat purchase.

Based on the information provided, a moderate loan amount is repayable over .

Payment Mode
Downpayment (20%) CPF savings and/ or cash savings (if CPF savings are insufficient)
Balance Payment (80%) CPF savings, cash savings and/ or housing loan
Monthly Payments for Housing Loan CPF savings and/ or cash savings

Find out more about the possible loan scenarios:

Prudent Moderate Maximum

This scenario is based on a 25% Mortgage Servicing Ratio (MSR).

Moderate Loan Amount

Repayment Period

Monthly Instalment at 2.6% per annum

Estimated Interest Payable

Use our [budget calculator](#) to work out your finances before committing to a flat purchase.

Loan Conditions

Your Household

Important Notes

Next Steps