

### HDB Flat Eligibility (HFE) Letter

From 9 May 2023, HDB will introduce a new HDB Flat Eligibility (HFE) letter to provide flat buyers with a holistic understanding and assessment of their housing and financing options before they commence their home buying journey. The HFE letter, which will replace the current HDB Loan Eligibility (HLE) letter, will inform flat buyers upfront of their eligibility for a new or resale flat purchase, CPF housing grants, and HDB housing loan, including the respective grant and loan amounts.

Currently, HDB assesses flat buyers' eligibility for flat purchase, CPF housing grants and HDB housing loans at different stages of their home buying journey, as follows:

#### Current Process to Assess Eligibility for HDB Loan Eligibility (HLE Letter):

	Assess Eligibility for:		
	1. Flat Purchase	2. Housing Grants	3. HDB Housing Loan
New Flat	At flat application	At flat booking	At HLE letter application (before booking a flat)
Resale Flat	At flat application	At flat application	At HLE letter application (before obtaining an Option to Purchase)

At each assessment, flat buyers must provide the relevant supporting documents (e.g., payslips and CPF statements) to HDB for verification. Also, when they apply for a new flat or secure the purchase of a resale flat, their eligibility for the flat purchase and housing grants have yet to be confirmed. This may lead to some uncertainty among flat buyers on their housing budget.

Streamlined Process to Assess Eligibility for New HDB's Flat Eligibility (HFE) Letter (from 9<sup>th</sup> May 2023):

With the new HFE letter, HDB will streamline the flat buying process by integrating the different eligibility assessments for HDB flat purchases, housing grants, and HDB housing loans into a single application through the HDB Flat Portal. This will bring about more certainty and convenience to flat buyers. With greater clarity upfront on their housing budget and financing options, flat buyers will also be able to make more informed and prudent decisions in their home purchase.

Flat buyers can apply for an HFE letter at the HDB Flat Portal. They will need to log in to the Flat Portal using their Singpass to retrieve their personal particulars from Myinfo. There are two steps to the application – Preliminary HFE Check and Application for an HFE Letter – which must be completed within 30 days of each other. More details on the HFE letter, including the transitional arrangements made for various groups of home buyers/applicants, are available on [HDB InfoWEB](#).

Applicants without internet access may seek support from their family members. Those who need further assistance, such as seniors without family support, may call the HDB Sales/Resale Customer Service Line at 1800-866 3066.