**ANNEX B**

# ADMINISTRATIVE DETAILS FOR NOVEMBER 2026 BUILD-TO-ORDER (BTO) EXERCISE

Below is the relevant information about this sales launch. For all the other details, please refer to HDB InfoWEB.

## Submission of Application

2 Eligible applicants may apply online via the HDB Flat Portal, from **4 November 2026 (Wednesday) to 11 November 2026 (Wednesday)**. An administrative fee of $10 per application is payable by credit card (MasterCard/Visa only) or by scanning the QR code using any supporting mobile payment apps.

3 Applicants who wish to participate in the November 2026 BTO exercise will need to have a valid HDB Flat Eligibility (HFE) letter before submitting a flat application.

4 **Each household can only make one application** for the BTO exercise and must indicate the **town/estate** and **flat type/flat application category** that they are applying for. HDB will shortlist applicants using a computer ballot, and not on a first-come, first-served basis. Where there are two or more BTO projects offered in the same town/estate, flat applicants will be considered for all the projects in the same town/estate, subject to eligibility conditions. Applicants who apply for a Three-Generation (3Gen) flat in a town/estate are to indicate the flat type as "5-room/3Gen" as they will be grouped together with the applicants who apply for a 5-room in the same town/estate.

## Income Ceiling

5 The monthly household income ceilings for the various flat types are set out in Table B. Please visit HDB InfoWEB for more details on the eligibility conditions.

**Table B: Income Ceilings for November 2026 BTO Exercise**

| Projects | CCA | 2-room Flexi | | 3-room | 4-room | 5-room | 3Gen |
|---|---|---|---|---|---|---|---|
| | | Short Lease | 99-Year Lease | | | | |
| Toa Payoh Hillside (Prime) | $16,000 | $16,000 | $8,000 | | $16,000 | | |
| Bayshore Sails (Plus) | | $16,000 | $8,000 | $16,000 | $16,000 | | |
| Bayshore Oasis (Plus) | | $16,000 | $8,000 | | $16,000 | | |
| Merpati Meadow (Plus) | | $16,000 | $8,000 | | $16,000 | | |
| Chencharu Acres (Standard) | | $16,000 | $8,000 | $16,000 | $16,000 | $16,000 | |
| Plantation Dew (Standard) | | $16,000 | $8,000 | $16,000 | $16,000 | $16,000 | $24,000 |

| Projects | CCA | 2-room Flexi | | 3-room | 4-room | 5-room | 3Gen |
|---|---|---|---|---|---|---|---|
| | | Short Lease | 99-Year Lease | | | | |
| Sembawang Anchor (Standard) | | $16,000 | $8,000 | $16,000 | $16,000 | $16,000 | |

Note: For an extended family, the income ceiling is $24,000. The income ceiling for each family nucleus cannot exceed $16,000.
The income ceiling for 2-room Flexi flats on a 99-year lease is set at $8,000 to safeguard these flats for lower-income families and singles. In contrast, short-lease 2-room Flexi flats are provided as a monetisation option for seniors. The higher income ceiling of $16,000 is to enable more seniors to benefit from the scheme.

**Community Care Apartments (CCAs)**

6 From the November 2026 BTO exercise, HDB will lower the age eligibility from 65 to 55 years old for CCAs to give seniors more housing options to choose from, and more time to plan ahead.

**Non-Selection of Flat**

7 First-timer (FT) families who do not book a flat even though there are flats available and do not meet the guidelines to waive the non-selection count[1] will have their subsequent flat application(s) moved to the second-timer (ST) category for one year. If they continue not to book a flat on another occasion after they have been moved to the ST category, they will remain in the ST category for another year. All other applicants who do not book a flat will not be able to apply for any flat in the subsequent public sales exercises for one year. Applicants are advised to book a flat when they have a chance to do so.

8 BTO/ SBF applicants who have received a queue position that is within the flat supply will not be eligible to apply for a flat in subsequent BTO/ SBF exercises until after their flat booking appointment. This ensures that they do not crowd out other applicants who have not secured a queue position.

**Flat Booking**

9 Applicants' queue positions to book a flat are determined by computer balloting. HDB will shortlist applicants beyond 100% and potentially up to 200% of the total flat supply, taking into account the respective quota[2], and inform them of their queue positions in January 2027 for the BTO exercise. Applicants who are not shortlisted will be informed that they are unsuccessful in their applications.

[1] HDB will waive the non-selection count for applicants with 10 or fewer BTO flats or five or fewer SBF flats to choose from. With effect from the October 2024 BTO sales exercise, the additional ballot chance(s) accumulated from past unsuccessful BTO attempts will be reset. The counting of unsuccessful BTO attempts will start afresh from unsuccessful BTO attempts in the Standard housing projects instead.
[2] For example, for 4-room and bigger BTO flats, at least 90% of the public flat supply is set aside for first-timer families, and up to 10% of the public flat supply is set aside for second-timer families.

10 The flat booking exercise for the November 2026 BTO exercise will tentatively commence in **March 2027**.

11 Applicants are invited to book a flat, subject to availability of flats for their ethnic group when their turn is due. They can check the availability of flats for their ethnic group on the HDB Flat Portal before turning up at the HDB Sales Office to book a flat. Seniors who are invited to book a Community Care Apartment must sign up for the Basic Service Package Agreement with the operator.

12 An option fee of $500 is payable to book a Community Care Apartment or 2-room Flexi flat, $1,000 to book a 3-room flat and $2,000 to book a 4-room, 5-room, or 3Gen flats. The option fee, which forms part of the downpayment, is payable either by debit card or eNETS[3], through the AXS m-Station app or AXS e-Station.

**Signing of Agreement for Lease**

13 HDB will invite flat buyers to sign the Agreement for Lease within nine months after they have booked a flat. Buyers who are taking a housing loan from HDB or FI must pay 10% or 20% of the flat price respectively as the downpayment[4] when they sign the Agreement for Lease. The downpayment is payable by CPF savings and/or cash. Flat buyers who take up a housing loan from an FI must produce a Letter of Offer before signing the Agreement for Lease.

**Collection of Keys**

14 Flat owners who are buying a flat from HDB are advised to plan ahead for the sale of their existing flat[5]. After collecting the keys to their new flat, they have up to six months to dispose of their existing flat. They may apply for a contra facility or temporary loan when the sale of their existing flat is underway, if they are eligible to do so, to complete the purchase of their booked flat and collect the keys. The contra facility or temporary loan is made available after HDB has approved the resale application of the existing flat, and it will be redeemed thereafter using the net proceeds from the sale of the existing flat. For more details, please refer to the Conditions for Purchase before submitting an application.

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[3] Daily transaction limits may apply, depending on the payment method.

[4] Buyers may pay a lower downpayment if they are eligible for the Staggered Downpayment Scheme, or defer the downpayment until key collection if eligible for the Deferred Downpayment Scheme. With effect from the June 2024 BTO exercise, young couples who are eligible for deferred income assessment, can pay a lower downpayment of 2.5% of the flat price. The balance purchase price is payable when the flat is ready for key collection.

[5] From the October 2024 BTO exercise onwards, the Loan-to-Value (LTV) limit for HDB housing loans has been lowered from 80% to 75%. The LTV limit for loans granted by financial institutions remains unchanged at 75%.