Annex B

HDB Flat Eligibility (HFE) letter Applications

Flat buyers who intend to purchase a flat will need a valid HDB Flat Eligibility (HFE) letter.

- **Households who apply for an HFE letter on or after 24 August 2026:** They will be assessed under the revised income ceiling.

- **Households with a valid HFE letter who are already eligible for a subsidised flat and/or HDB housing loan:** No further action is needed, as they are not affected by this change.

- **Households with a valid HFE letter who are not eligible for a subsidised flat and/or HDB housing loan due to the previous income ceiling:** If they have not submitted a flat application and wish to be assessed under the revised income ceiling, they may cancel their existing HFE letter and submit a new HFE letter application. The income assessment period will be based on the date of the new HFE letter application.

- **Households whose HFE letter applications are still being processed:** As their HFE letter applications were submitted before 24 August 2026, they would be assessed under the previous income ceiling. If they wish to be assessed under the revised income ceiling, they may cancel their existing HFE letter application and submit a new application. The income assessment period will be based on the date of the new HFE letter application.