

What is an HDB Loan Eligibility letter?

The HDB Loan Eligibility (HLE) letter is a financial planning tool to help you budget for your flat purchase.

The HLE letter will tell you:



The amount of HDB housing loan that you are eligible for



Repayment period



Interest rate



The amount of proceeds from the sale of the previous flat to be used for the flat purchase so as to minimise the required loan amount



Terms and Conditions

You need a valid HLE letter when you:



Book a flat with HDB



Obtain an Option-to-Purchase to buy a resale flat

If you wish to take a housing loan from the HDB to buy a flat, apply for an HLE letter early so that you know your budget before home hunting.

Submit your online application at www.hdb.gov.sg/hleapply.