

Do you meet our credit assessment criteria to apply for an HDB Loan Eligibility (HLE) letter?



Understanding how HDB assesses housing loans will increase your chance of a successful application. To qualify for an HDB housing loan, flat buyers need to have stable work and a regular income.

If you are earning an income **with** monthly CPF contribution, you need to meet the following criteria:

- Be in continuous employment for at least 3 months if **basic salary is fixed**

OR

- Be in continuous employment for at least 6 months if **basic salary is variable**

If you are earning an income **without** monthly CPF contribution, you need to meet the following criteria:

- Be in continuous employment or trade for at least 6 months

AND

- Have good credit standing
- Have consistent positive cash flow, as evident from bank statements, for at least 6 months which can be used to service a housing loan