

## Buying a resale flat

**Step 1 and 2: Obtain an HDB Flat Eligibility (HFE) Letter:** Apply for an [HDB Flat Eligibility \(HFE\) letter](#) on [My Flat Dashboard](#) for a holistic understanding of your housing and financing options before you embark on your home buying journey. The HFE letter will inform you upfront of your eligibility to purchase a new or resale flat, as well as the amounts of CPF housing grants and HDB housing loan you are eligible for. Read our [frequently asked questions](#) on the HFE letter.

You may request for an In-Principle Approval from the participating financial institutions when you apply for an HFE letter.

**Step 3: Search for a suitable flat and obtain an Option to Purchase (OTP) from flat seller:** After obtaining an HFE letter, you may [look for a suitable flat](#) that meets your budget and household needs.

Read our guide on [finding a flat](#) for more information on the Resale Flat Listing (RFL) service and other resources you can use to help plan and prepare for your flat purchase.

You can either manage the purchase on your own or engage the service of a salesperson for a fee. Please read [managing the flat purchase](#) and consider signing up for our [resale seminars](#) to learn more about resale policies and procedures.

Obtain an [Option to Purchase \(OTP\)](#) from the flat seller\* after you have agreed on the flat price.

\* Sellers must have registered an Intent to Sell for more than 7 days.

**Step 4: Confirm mode of financing:** If you intend to get an [HDB housing loan](#), you will need a valid HFE letter^ from HDB before flat sellers may grant you an OTP.

If you have indicated that you intend to get an HDB housing loan in your HFE application, the loan outcome will be reflected in your HFE letter accordingly.

If you have indicated that you intend to get a [housing loan from a financial institution](#) in your HFE application, you must have a valid Letter of Offer (LO) before you exercise the OTP. You may concurrently request an In-Principle Approval and LO from participating financial institutions when applying for the HFE letter^ on [My Flat Dashboard](#).

^ Refer to Steps 1 and 2 to determine if you need a valid HFE letter.

**Step 5: Submit Request for Value :** If you are paying for the flat purchase with CPF savings and/ or housing loan, submit a [Request for Value](#) by the next working day after you get the OTP.

This is not required if you are not using your CPF savings and any housing loan to pay for the flat purchase.

**Step 6: Convert In-Principle Approval (IPA) into a Letter of Offer (LO):** If you have requested for an IPA while applying for the HFE letter, you can convert the IPA into an LO at this step, before exercising the OTP during the Option Period.

**Step 7: Submit resale application:** After you exercise the OTP, you and the sellers must submit the respective portions of the [resale application](#).

**Step 8 and 9: Acknowledge resale documents and pay fees:** Upon receiving a complete resale application and the full set of supporting documents from you and the sellers, we will verify the eligibility of both parties and accept the resale application within 28 working days. We will prepare the necessary documents for you and the sellers to endorse, which will be ready about 3 weeks after the application has been accepted. You and the sellers must acknowledge and [endorse the resale documents](#), and [pay the necessary fees](#).

**Step 10: Get resale approval:** After the documents are endorsed and fees paid, HDB will grant an [approval](#) for the resale transaction.

**Step 11: Attend completion appointment:** [Resale completion](#) is about 8 weeks from the date of HDB's acceptance of the resale application. This is the earliest possible date to complete the transaction. If you wish to defer the completion, please discuss with your sellers and let us have a written confirmation (signed by both sellers and buyers) via [MyRequest@HDB](mailto:MyRequest@HDB). You and the sellers will be notified via SMS of the appointment. You may also log in to [My Flat Dashboard](#) for the appointment details.

## Mode of Financing

Plan your finances and work out your budget before you search for a suitable home.

To work out a financial plan, consider the following:

- Payments that you need to make by using cash and CPF savings
- The amount of housing loan
- CPF housing grant(s)

You can [use our calculators](#) to estimate your finances and the amount of housing loan you may need for your flat purchase. Read [working out your flat budget](#) for more tips on financing a flat purchase.

## Cash and CPF savings

There are payments that you need to make at various stages of the flat purchase. Do ensure that you have sufficient funds for all the payments.

### Cash payments required

You must use cash at the following stages:

#### Option to Purchase

<b>Deposit to seller for Option to Purchase (OTP)</b>	You must pay the sellers a deposit (\$2 to \$5,000), which consists of the Option Fee and Option Exercise Fee, during the granting and exercising of the <a href="#">Option to Purchase</a> respectively.
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<b>Processing fee for Request for Value</b>	If you intend to buy a resale flat using your CPF savings and/ or a housing loan, make a <a href="#">Request for Value</a> to HDB to determine the flat's value. You will need to pay a processing fee of \$120.
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## Resale Application

<b>Resale application fee</b>	You must pay an <a href="#">administrative fee</a> of \$80 (or \$40 for 1- and 2-room flats), when you submit your portion of the <a href="#">resale application</a> via <a href="#">My Flat Dashboard</a> .
<b>Legal fees</b>	The amount payable will depend on the solicitor you appoint to act for you. Read more about the <a href="#">payments required</a> .
<b>Part of the initial payment</b>	You must pay part of the <a href="#">initial payment</a> in cash if you are taking a housing loan from a financial institution (FI) or have insufficient CPF savings.
<b>Others</b>	E.g. the administrative fee if you agree to the <a href="#">temporary extension of stay</a> by flat sellers

## Resale Completion

<b>Amount not covered by CPF savings and eligible housing loan amount</b>	<p>You must pay the balance purchase price of the flat before or during the resale completion appointment, after factoring in:</p> <ul style="list-style-type: none"> <li>• Initial payment</li> <li>• Any CPF housing grant(s)</li> <li>• CPF Ordinary Account savings</li> </ul>
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	<ul style="list-style-type: none"> <li>Eligible housing loan amount</li> </ul> <p>Read more about the <a href="#">resale completion appointment</a>.</p>
<b>Cash proceeds from disposal of the last flat if you are taking a second HDB housing loan</b>	If you are taking a <a href="#">second HDB housing loan</a> , you have to use part of the cash proceeds from the disposal of an existing or previous flat to pay for your flat purchase, so as to reduce the loan amount required, for financial prudence.
<b>Others</b>	<p>E.g.:</p> <ul style="list-style-type: none"> <li><a href="#">Fire insurance</a></li> <li><a href="#">Home Protection Insurance premium</a></li> <li>Other expenses such as furnishings, renovation</li> </ul>

### Use of CPF savings

The savings in your CPF Ordinary Account (OA) can be used for:

<b>Legal fees</b>	The <a href="#">legal fees</a> will depend on the solicitor you appoint to act for you.
<b>Initial payment</b>	<p>You may use your CPF savings to pay for the <a href="#">initial payment</a>.</p> <p>If you are taking a housing loan from a financial institution (FI), at least 5% of the initial payment have to be in cash.</p>
<b>Balance purchase price</b>	You may use your CPF savings to pay for the <a href="#">balance purchase price</a> .

<b>Monthly payments of mortgage instalments</b>	The <a href="#">monthly payments</a> will start after the resale completion.
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### **Retention of up to \$20,000 in CPF OA**

Flat buyers taking a housing loan from HDB have the option of retaining up to \$20,000 of the available [CPF savings](#) in each buyer's OA. The remaining balance in the CPF OA must be used to pay for the flat purchase, before they can take an HDB housing loan. If you need the CPF refund from the sale of your current property to finance the resale flat purchase, please ensure the amount has already been credited to your CPF OA, before you submit the resale application.

### **Conditions for use of CPF savings**

Take note of the following conditions for using your CPF savings:

- There is a limit on the total amount of CPF savings that can be used for your flat purchase. Once that limit is reached, you will not be able to withdraw more of your CPF savings and have to pay the balance flat purchase price and/ or monthly mortgage instalments in cash
- The total amount of CPF savings that can be used for your flat purchase and/ or paying monthly mortgage instalments will depend on the extent the remaining lease of the flat can cover the youngest buyer up to the age of 95. You can get the details of a flat's lease at [HDB Map Services](#). Details on the use of CPF savings and the applicable limits are shown in the table below:

Remaining lease of flat is at least 20 years and can cover the youngest buyer up to the age of 95	Applicable Limits for CPF Usage
Yes	The amount use is capped at the <u>lower</u> of the value of flat or price of the flat at the time of purchase.
No	The amount is pro-rated based on the extent the remaining lease of the flat can cover the youngest buyer up to the age of 95. When the allowed CPF amount is used up, buyers have to pay the balance flat purchase price and/ or monthly mortgage instalments in cash. This will help buyers to set aside CPF savings for their housing needs during retirement (e.g. buying a replacement property).

Use CPF Board's [housing usage calculator](#) to estimate the amount of CPF savings you can use for your flat purchase, and their [home purchase planner](#) to understand how financing a home purchase impacts your retirement savings. For more information on the use of CPF savings, please visit [CPF Board's website](#).



## Housing loan

To finance your flat purchase, you may choose to take a housing loan from HDB or a financial institution (FI) regulated by the Monetary Authority of Singapore

Buying a flat is a long-term commitment, and mortgage payments can stretch up to 25 years or more. Hence, it is important to exercise financial prudence so that you can sustain the monthly payments.

### Housing loan from HDB

Before buying a flat and taking [housing loan from HDB](#), you need to first obtain an [HDB Flat Eligibility \(HFE\) letter](#). The HFE letter will provide you with a holistic understanding of your housing and financing options before you embark on your home buying journey. It will inform you upfront of your eligibility to buy a new or resale flat, as well as the amount of CPF housing grants and HDB housing loan you are eligible for.

Do take note of the following:

<b>Valid HFE letter</b>	<p>You will need a <a href="#">valid HFE letter</a> at all of the following stages:</p> <ul style="list-style-type: none"><li>• Before obtaining an <a href="#">Option to Purchase (OTP)</a> from a flat seller</li><li>• When you exercise the OTP</li><li>• When both you and the seller submit the resale application to HDB</li></ul>
<b>Household status</b>	<p>Your household's eligibility for housing subsidies and HDB housing loan is assessed based on the core family nucleus in your HFE letter application, which is formed by the core member(s). Core members refer to the applicant(s) and</p>

	<p>occupier(s) in an HFE letter application who enable the applicant(s) to qualify for a flat purchase under an eligibility scheme. All core members must remain in the flat application, and physically occupy the flat during the <a href="#">minimum occupation period (MOP)</a> after the flat purchase. Their names cannot be removed.</p> <p>You and all core members must not have taken 2 or more housing loans from HDB.</p>
<b>Second HDB housing loan</b>	<p>The eligible loan amount will be granted only after you have paid for the flat purchase with the CPF refund and up to 50% of the cash proceeds from the disposal of your current or last owned flat/ property.</p>
<b>Retaining up to \$20,000 CPF savings in the Ordinary Account (OA)</b>	<p>You and your co-applicant(s) may each retain up to \$20,000 <a href="#">CPF savings</a> in the Ordinary Account (OA). The rest of the available CPF OA balances must be used to pay for the flat purchase.</p>
<b>Remaining lease of flat</b>	<p>If the lease can cover the youngest <a href="#">core member</a> up to the age of 95 and above, the Loan-to-Value (LTV) limit will be 75% of the lower of the resale price and value. Otherwise, the LTV limit will be pro-rated from 75%.</p>

	<p>You may use CPF Board's <a href="#">housing usage calculator</a> to compute the CPF Ordinary Account savings you can use for your flat purchase. You can also <a href="#">work out a payment plan</a> and obtain housing loan estimates from HDB, as well as get the details of a flat's lease using the <a href="#">HDB Map Services</a>.</p> <p>If you have submitted a resale application, you will be provided with a customised financial plan, which will include the applicable LTV limit at point of resale application (if you are taking an HDB housing loan), and the payments required at the various milestones of your flat purchase.</p>
<b>Refinancing to housing loan from financial institution (FI)</b>	<p>You may refinance the HDB housing loan for your flat with a housing loan from an FI.</p>

If you are not eligible for a housing loan from HDB but need financing for your flat purchase, please obtain a loan from an FI.

### **Housing loan from financial institutions**

You may choose to finance your flat purchase with a [housing loan from the FIs](#) regulated by [Monetary Authority of Singapore \(MAS\)](#). [View and compare housing loan packages](#) offered by the participating FIs on the [HDB Flat Portal](#).

Check the key terms and considerations in taking up a housing loan from the FIs before deciding. You can [work out a payment plan](#) and obtain housing loan estimates from the FIs.

When applying for an HFE letter on the [My Flat Dashboard](#), you may also apply for an In-Principle Approval (IPA) from the participating FIs, which will provide you with a preliminary assessment of your housing loan eligibility. Before you exercise an Option to Purchase, you may request to convert your IPA into a Letter of Offer via the [HDB Flat Portal](#).

Do take note of the following:

<b>Valid Letter of Offer (LO)</b>	You must have a valid LO before exercising the OTP.
<b>Refinancing to housing loan from financial institution (FI)</b>	When you take a housing loan from an FI, you may refinance it a housing loan from the same or different FI, but not from HDB.

## **CPF housing grants**

You may be eligible to receive a housing subsidy to help with the purchase of your resale flat

Read our [eligibility conditions](#) to find out if you are eligible for any CPF housing grants, which are housing subsidies given by the Government to eligible Singapore Citizen buyers.

The housing grants can be used for the [initial payment](#) and to reduce the required housing loan amount.

## Plan, Source and Contract

Prepare for your buying journey by learning about the planning considerations and steps involved in buying a resale flat.

### Planning Considerations

Start your journey by applying for an [HDB Flat Eligibility \(HFE\) letter](#) via [My Flat Dashboard](#) for a holistic understanding of your housing and financing options before you embark on your home buying journey. The HFE letter will inform you upfront of your eligibility to buy a new or resale flat, as well as the amounts of CPF housing grants and HDB housing loan you are eligible for. Read our [frequently asked questions](#) on the HFE letter.

Read our guides below when planning your resale flat purchase:

<a href="#">Finding a flat</a>	<p>After obtaining an HFE letter, you may <a href="#">look for a suitable flat</a> that meets your budget and needs.</p> <p>Read our guide on <a href="#">finding a flat</a> for more information on the Resale Flat Listing (RFL) service and other services you can use to help plan and prepare for your flat purchase.</p>
<a href="#">Managing the flat purchase</a>	<p>You can either manage the flat purchase on your own or engage the services of a salesperson.</p> <p>If you are managing the flat purchase on your own, read our <a href="#">guide</a> on preparations for the flat purchase, such as considering your budget, searching for a flat and negotiating the price. The guide also includes practical tips on engaging a salesperson, if you decide to do so.</p> <p>If you are engaging a salesperson, check the salesperson's phone number with <a href="#">CEA's Public Register</a> to verify the identity of the salesperson and ensure that he/ she is a registered salesperson, and safeguard yourself against scammers.</p>

**Important note:**

The applicant(s) and occupier(s) listed in your resale flat application must remain the same as those in your HFE letter application.

If you need to make any changes to your HFE letter, e.g. addition/ removal of household member(s), change in status from an applicant to an occupier or vice versa, marital status, citizenship, ownership of private properties, etc., please follow the steps below:

Submitted a resale application	Steps to take
No	<ol style="list-style-type: none"><li>1. <a href="#">Cancel</a> your HFE letter</li><li>2. After cancellation, <a href="#">apply for a fresh HFE letter</a> (i.e. complete Step 1 and Step 2 of the buying process again)</li></ol>
Yes	Write to us via <a href="mailto:MyRequest@HDB">MyRequest@HDB</a> with your resale case number. We will advise you further.

**[Mode of financing](#)**

To work out a financial plan for your flat purchase, you need to consider the following:

- Payments that you will make by using cash and CPF savings
- The amount of housing loan
- CPF housing grant(s)

	<p>Read <a href="#">mode of financing</a>, where we provide a breakdown of the payments required, and the types of housing loans available and financial tools you can use.</p>
<p><a href="#">Ethnic Integration Policy (EIP) and/or Singapore Permanent Resident (SPR) quota</a></p>	<p>When buying a resale flat, you must ensure your household is within the EIP quota for the block and neighbourhood, and if applicable, the SPR quota as well.</p> <p>Find out about the <a href="#">EIP and SPR quota</a> and how to check your eligibility. The prevailing EIP and SPR quotas for the month are also displayed on the resale flat listings on the <a href="#">HDB Flat Portal</a>.</p>



## Option to Purchase

After you have obtained a valid [HDB Flat Eligibility \(HFE\) letter](#), considered your [mode of financing](#) and worked out your budget, you may proceed to look for a suitable flat that meets your budget. Once you have decided on a flat and agreed on a price for it, you may proceed to obtain an Option to Purchase (OTP) from the flat sellers.

If you intend to get an [HDB housing loan](#), you must have a valid HFE letter from HDB before the flat sellers may grant you an OTP. If you intend to get a [housing loan from a financial institution](#), you must have a valid Letter of Offer (LO) before you exercise the OTP. You may concurrently request an In-Principle Approval and LO from participating financial institutions when applying for the HFE letter through [My Flat Dashboard](#).

You and the flat sellers must use the [HDB-prescribed OTP](#) for the resale transaction. Any other agreements and/ or supplementary agreements relating to the sale or purchase of the flat are not valid under the Housing and Development Act.

Print only 1 copy of the OTP as each form has a unique serial number. You must state the serial number of the OTP when you submit a resale application to HDB.

The OTP is a legally binding contract between you and the flat sellers. Read the [Important Notes of the OTP](#) and the [Terms and Conditions of Resale](#) carefully before entering into a contract.

## Deposit to sellers

You must pay flat sellers an Option Fee when they grant you an OTP, and an Option Exercise Fee when you exercise the OTP.

You may negotiate the amounts of Option Fee and Option Exercise Fee with the flat sellers, which will form part of the resale price.

Payment by flat buyers to sellers	Stage of OTP	Amount to pay
Option Fee	Granting of OTP	Between \$1 and \$1,000

Payment by flat buyers to sellers	Stage of OTP	Amount to pay
Option Exercise Fee	Exercising of OTP	An amount, which when including the Option Fee, will not exceed \$5,000

You are encouraged to make payment using digital payment modes to secure independent proof of payment.

## Procedure to enter into a contract using the OTP

### Step 1: Negotiate and agree on the resale price

You and the flat sellers must mutually agree on the resale price of the flat

[Check the recent transacted resale flat prices](#) to help you make an informed decision on how much to pay for the flat. The figures are updated daily based on HDB's registration of the resale applications received.

<b>Before entering into an OTP</b>	Ensure that you have obtained a valid <a href="#">HDB Flat Eligibility (HFE) letter</a> via <a href="#">My Flat Dashboard</a> .
<b>When entering the OTP</b>	<p>You and the flat sellers must declare the true resale price of the flat to HDB, and must not enter into any supplementary/ other agreements or arrangements that may cause the resale price as declared to be inflated or understated.</p> <p><b>Note:</b> It is an offence to give false information relating to the resale application - HDB may take the necessary action(s) as stated in the <a href="#">Terms &amp; Conditions</a>, Option to Purchase and Application Form(s).</p>

## Step 2: Sellers grant the OTP to you

The flat sellers will grant you the OTP to buy the resale flat at the agreed resale price.

### Completing the OTP

The flat sellers must fill in these sections in the OTP:

Page	Sections
1	<ul style="list-style-type: none"><li>• Option Date</li><li>• Flat address</li><li>• Purchase price (resale price of the flat)</li><li>• Option Fee (between \$1 to \$1,000)</li><li>• Option expiry date (21 calendar days from the option day, including Saturdays, Sundays and Public Holidays. For e.g., if the flat sellers grant an Option to you on 1 April, the Option will expire on 22 April at 4pm)</li><li>• Names (as in NRIC) and NRIC numbers of all the flat sellers and buyers</li></ul>
2	Clause 6.1(c): Option Exercise Fee
4	Clause 12: Number of days from the date of exercising the Option that you and the flat sellers have agreed to submit the resale application to HDB

Page	Sections
<b>8 (top half)</b>	<ul style="list-style-type: none"> <li>• Option Date</li> <li>• Flat address</li> <li>• All flat sellers must sign on the OTP</li> <li>• A witness may sign on the OTP (seller's salesperson or any person, aged 21 years or above, and not involved in the resale transaction)</li> </ul>
<b>9 (optional)</b>	Inventory list of the flat
<b>10 (optional)</b>	Authorisation for another person to receive the Acceptance of the flat buyers when they exercise the OTP

### Option Fee

At this stage, you do not have to sign on the OTP. However, you must pay an Option Fee to the flat sellers. The Option Fee should be a sum between \$1 and \$1,000, to be mutually agreed between you and the flat sellers.

Once the flat sellers have granted the OTP to you, they cannot grant another OTP to other flat buyers until the OTP granted to you has expired.

### Step 3: Review purchase during Option Period

The OTP is valid for 21 calendar days from the date the OTP is granted

The Option Period is 21 calendar days (including Saturdays, Sundays, and Public Holidays). It is given to you by the flat sellers, from the date of granting the OTP (refer to Step 2).

You should use the Option Period wisely and not rush into exercising the OTP. During this period, you must log in to [My Flat Dashboard](#) to:

<b>Confirm mode of financing</b>	Confirm your <a href="#">mode of financing</a> (i.e., cash, CPF savings, and/ or a housing loan) for your flat purchase in My Flat Dashboard.
<b>Request for Value of Flat</b>	<p>You must submit a <a href="#">Request for Value</a> for the flat if you are using your CPF savings and/ or taking up a housing loan to finance your flat purchase. You may submit the request via My Flat Dashboard after the flat sellers have granted you the OTP.</p> <p>Once you have made the request, you can log in to My Flat Dashboard to view the progress and outcome.</p>

#### **Step 4: Exercise the OTP or allow OTP to expire**

To proceed with the flat purchase, you must exercise the OTP within the Option Period. Otherwise, you must wait for the OTP to expire.

#### **Proceed with flat purchase: Exercise the OTP**

To proceed with the flat purchase, you must exercise the OTP during the Option Period. If you are taking a housing loan or using your CPF savings to pay for the flat, ensure that the flat value\* is available before you exercise the OTP.

\* Read [request for value](#) for more information.

#### **Housing loan from HDB**

If you are taking a housing loan from HDB, ensure that you have a valid [HDB Flat Eligibility \(HFE\) letter](#).

#### **Housing loan from a financial institution (FI)**

If you are taking a housing loan from an FI, ensure that you have a valid Letter of Offer (LO). The date of issue of the LO must be on or before you exercise the OTP. You may concurrently request an In-Principle Approval and LO from participating financial institutions when [applying for the HFE letter](#) on [My Flat Dashboard](#).

### Signing and returning the OTP

To exercise the Option, you must sign on the OTP and return it to the flat sellers:

Page	Sections
8 (bottom half)	<ul style="list-style-type: none"><li>You and all your co-buyers must sign on the “ACCEPTANCE” section</li><li>A witness may sign on the OTP (your salesperson or any person, aged 21 years or above, and not involved in the resale transaction)</li></ul>

### Option Exercise Fee

When you exercise the OTP, you need to pay an Option Exercise Fee to the flat sellers. The amount, as stated in Step 2, is to be mutually agreed upon between you and the flat sellers.

### Not proceeding with flat purchase: Allow OTP to expire

If you do not wish to proceed with the purchase, you need not take any further action. Upon expiry of the OTP, you will forfeit the Option Fee and you do not need to continue with Step 5.

### Step 5: Submit the resale application

After you have exercised the OTP, you and the sellers must decide when to submit the respective portions of the resale application to HDB.

You and the flat sellers must both submit the respective portions of the resale application separately within both timeframes:

- i. Within the agreed number of days as stated on page 4 of the OTP, and
- ii. Within 7 days of each other's submission

A resale application is only complete when HDB has received both you and the flat sellers' respective portions of the resale application and the necessary supporting documents.

Read about [submitting a resale application](#) and what you need to do before the application is [accepted and approved](#).

**Important note:**

The applicant(s) and occupier(s) listed in your resale flat application must remain the same as those in your HFE letter application.

If you need to make any changes to your HFE letter, e.g. addition/ removal of household member(s), change in status from an applicant to an occupier or vice versa, marital status, citizenship, ownership of private properties, etc., please follow the steps below:

Submitted a resale application	Steps to take
No	<ol style="list-style-type: none"><li>1. <a href="#">Cancel</a> your HFE letter</li><li>2. After cancellation, apply for a fresh HFE letter (i.e. complete Step 1 and Step 2 of the buying process again) via <a href="#">My Flat Dashboard</a></li></ol>
Yes	Write to us via <a href="mailto:MyRequest@HDB">MyRequest@HDB</a> with your resale case number. We will advise you further.

## Request for Value

After the sellers have granted you an [Option to Purchase \(OTP\)](#), the Option Period will commence from the Option Date, i.e., the date of granting the OTP. The Option Period is 21 calendar days (including Saturdays, Sundays, and Public Holidays).

During this period, you must:

- Log in to [My Flat Dashboard](#) to confirm your [mode of financing](#), and make a Request for Value
- After the outcome of the Request for Value is available, confirm your decision whether to buy the flat

The Request for Value will determine the flat's value and form the basis for your CPF usage and/ or the reference for the housing loan amount from HDB or the financial institution (FI), unless otherwise advised by the FI.

If you are using cash only (i.e., no CPF usage and no housing loan) to pay for your flat purchase, you do not need to submit a Request for Value.

## Submit your Request for Value

You must submit the Request for Value via [My Flat Dashboard](#) by the next working day after the Option Date, together with a scanned copy of Page 1 of the OTP. You have to pay a processing fee of \$120 (including GST) to HDB.

If you have engaged the services of a salesperson, your salesperson may make the Request for Value on your behalf via [e-Resale](#) or [Estate Agent Toolkit](#) (for agencies which are subscribers).

If a valuation of the flat is required, the appointed valuer will contact the flat seller to arrange for a flat inspection.

You will be informed, via email, once the outcome of your Request for Value is available in My Flat Dashboard. The outcome is typically available within 10 working days from the date of your request.

## Important note:



- The outcome of the Request for Value is valid for 3 months, from the day it is made available in My Flat Dashboard. You and the flat sellers must submit the respective portions of the resale application\* during this 3-month period. Otherwise, you will have to submit a new Request for Value for the same transaction
  - \* A resale application is considered complete only when HDB receives both buyers' and sellers' portions of resale application and the necessary supporting documents.
- You have to wait for the outcome of the Request for Value before you may exercise the OTP during the Option Period

## Resale Application

Learn about submitting a resale application after exercising the Option to Purchase, and what to expect after the submission.

### Application

After you have exercised the [Option to Purchase \(OTP\)](#), you and the flat sellers must submit the respective portions of the resale application and the necessary supporting documents via [My Flat Dashboard](#). Salespersons may submit resale applications on behalf of their clients via [e-Resale](#) or [Estate Agent Toolkit](#) (for agencies which are subscribers).

Upon receiving the resale application and supporting documents, HDB will verify the information provided by you and the flat sellers. Both parties must ensure that they are eligible for the transaction.

If the application and documents are in order, we will notify you and the flat sellers of HDB's acceptance of the application via SMS or email. Thereafter, it will take about 8 weeks to process the application and complete the transaction. This is the earliest possible date to complete the transaction. If you wish to defer the completion, please discuss with your flat sellers and let us have a written confirmation (signed by both flat sellers and buyers) via [MyRequest@HDB](mailto:MyRequest@HDB).

### When to submit the resale application

You and the sellers may proceed to submit the resale application and the necessary documents after you have exercised the OTP.

Both parties must submit the respective portions of the resale application and all the necessary documents, according to the following time-specific requirements:

<b>(i) Submission by the second party within 7 calendar days</b>	Either you or the sellers may submit the respective portion of the resale application and the necessary documents first. Thereafter, the second party must submit their portion within 7 calendar days. If this is not done, the
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	application will lapse and both parties have to restart the application process and pay the application fees.
<b>(ii) Submission of application to HDB (according to Clause 12 of the OTP)</b>	<p>Under Clause 12 of the OTP, you and the sellers have agreed on the timeframe to submit the resale application to us.</p> <p>This is a contractual term between you and the sellers. Any variation requires the mutual agreement of both parties</p>

A resale application is complete only when HDB receives both buyers' and sellers' portions of resale application and the necessary supporting documents. Otherwise, the application will lapse and both parties have to restart the application process and pay the application fees. Application fees are non-refundable.

### Information required for resale application

You need to provide the listed information when you submit the resale application

You must provide the following information:

<b>Option to Purchase details</b>	<ul style="list-style-type: none"> <li>• Address of the flat you are buying</li> <li>• Sellers' particulars (such as name and NRIC)</li> <li>• OTP Serial Number</li> <li>• Option Date</li> <li>• Purchase Price</li> </ul>
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	<ul style="list-style-type: none"> <li>• Option Fee</li> <li>• Option Exercise Fee</li> <li>• Acceptance Date</li> </ul>
<b>Buyers' and occupiers' particulars</b>	<p>You must verify and provide the details of all applicants and occupiers listed in the application and submit all the supporting documents (in PDF or JPG format). The list of documents required will be provided in <a href="#">My Flat Dashboard</a> when you submit your resale application. Do note that the information provided should be the same to those given in your HDB Flat Eligibility (HFE) letter.</p> <p>If you need to make any changes, e.g. addition/ removal of household member(s), change in status from an applicant to an occupier or vice versa, marital status, citizenship, ownership of private properties, etc., you must first <a href="#">cancel</a> your HFE letter. After cancellation, apply for a fresh HFE letter by logging in to the HDB Flat Portal, Complete a Preliminary HFE Check (Step 1 of Buying Process) based on your latest circumstances, followed by Submit HFE Letter (Step 2 of Buying Process) to submit your application and required documents.</p> <p>If you need time to prepare the necessary documents, you may save your application as a draft, and retrieve your application for submission once you have prepared the necessary documents. The draft application will be available for 2 weeks.</p> <p>It is your flat sellers' and your responsibility to ensure that all the supporting documents are submitted together with the respective portions of the resale application. Incomplete documents may lead to your application being rejected, and you and the flat sellers will have to restart the application process and pay the application fees again.</p> <p>You may be required to submit the following documents (if applicable):</p>

	<ul style="list-style-type: none"> <li>• Identity Card^ or Passport (for non-citizens)</li> <li>• Marriage certificate</li> <li>• Child's birth certificate^</li> <li>• Late spouse's death certificate^</li> <li>• Deed of Separation, Divorce Certificate, Decree Nisi/ Interim Judgment, Certificate Making Decree Absolute/ Certificate Making Interim Judgment Absolute</li> <li>• Power of Attorney</li> <li>• Lasting Power of Attorney</li> </ul>
<b>Housing loan</b>	<p>You must state whether you are taking a <a href="#">housing loan from HDB</a> or <a href="#">financial institution (FI)</a>.</p> <p>If you are taking an HDB housing loan, you must provide the reference number of the approved HDB Flat Eligibility (HFE) letter.</p> <p>If you are taking a housing loan from a FI, you must submit a Letter of Offer from the FI.</p>
<b>Application for CPF housing grants</b>  <b>Or</b>  <b>Proximity Housing Grant</b>	<p>You must state in the resale application if you are applying for any of the following grants:</p> <ul style="list-style-type: none"> <li>• CPF Housing Grant (<a href="#">Families</a> or <a href="#">Singles</a>)</li> <li>• Enhanced CPF Housing Grant (EHG) (<a href="#">Families</a> or <a href="#">Singles</a>)</li> <li>• <a href="#">Step-Up CPF Housing Grant</a></li> <li>• Proximity Housing Grant (PHG) (<a href="#">Families</a> or <a href="#">Singles</a>)</li> </ul>

<b>Manner of Holding of flat after the purchase</b>	<p>If you are buying the resale flat jointly with others (up to a maximum of 4 owners), you must state the manner of holding, i.e., how you and the other co-owners intend to hold the flat. Read more about <a href="#">manner of holding</a>.</p>
<b>Declarations regarding your purchase</b>	<p><b>Ownership of property</b></p> <p>You and all the people listed in the application must declare any interest in any private property when submitting the resale application.</p> <p>The declaration includes private residential, commercial (including market/ hawker stalls), and industrial properties, both in Singapore and overseas.</p> <p>Read <a href="#">Flat and Grant Eligibility</a> to understand the eligibility conditions for buying a resale flat, including non-ownership of private residential property.</p> <p><b>Undischarged bankrupt</b></p> <p>If you are an undischarged bankrupt, prior consent from the Official Assignee (OA) or the private trustee may be required when buying a flat. You must submit a Letter of Consent from the OA, if applicable. Read more in <a href="#">bankruptcy</a>.</p>
<b>Engaging solicitors</b>	<p>You must state in your resale application whether you are appointing HDB as your solicitors or engaging private solicitors to act for you in the conveyancing of the resale transaction.</p> <p>If you wish to appoint HDB to act for you in the purchase, you can <a href="#">obtain an estimate of the HDB legal fees payable</a>. Find out more about <a href="#">payment of legal fees</a>.</p>

<b>Application for Enhanced Contra Facility</b>	<p>The Enhanced Contra Facility allows you to sell your existing HDB flat and use the sale proceeds (comprising CPF refund and cash) to buy a resale HDB flat.</p> <p>If you intend to apply for the Enhanced Contra Facility, you must state so in your application form. Read more about <a href="#">Enhanced Contra Facility</a>.</p>
<b>Appointing a Power of Attorney</b>	<p>If you are unable to sign the Option to Purchase or the legal documents personally when buying a resale flat, you must appoint a Power of Attorney.</p> <p>Read more about appointing a <a href="#">Power of Attorney</a>.</p>
<b>Request for Temporary Extension of Stay</b>	<p>The sellers must move out of the flat when the resale transaction is completed. Sellers may arrange with you to extend their stay temporarily in the flat, for up to 3 months from the completion of the resale transaction.</p> <p>Read more about <a href="#">temporary extension of stay</a>.</p>

^ Either physical or digital copy of the Identity Card, birth certificate or death certificate.

### Payment of resale application fees

You and the sellers will each pay an administrative fee when submitting the respective portions of the resale application and the necessary supporting documents

	Flat Type	
	1- and 2-room	3-room and bigger
<b>Resale Application Fee*</b>  (Payable by buyers and sellers)	\$40	\$80
<b>Mode of Payment</b>	For My Flat Dashboard: <ul style="list-style-type: none"><li>• Credit card (Visa or MasterCard)</li><li>• NETS (using AXS)</li><li>• PayNow (for supported banks)</li></ul>	

\* Fees paid are non-refundable and include GST.



### **After submission of resale application**

You and the sellers must submit your respective portion of the resale application within 7 calendar days. Otherwise, the application will be cancelled, and the application fees paid are non-refundable.

Upon receiving a complete resale application and the full set of the supporting documents from you and the sellers, we will verify the eligibility of both parties, and review the supporting documents.

If the application is in order, we will notify both parties of HDB's acceptance within 28 working days, via SMS and emails. You may log in to [My Flat Dashboard](#) to view the status of your resale application.

The date of HDB's acceptance of the resale application marks the beginning of the 8 weeks processing time. The resale completion date stated in HDB's acceptance letter is the earliest possible date to complete the transaction. You and the flat sellers may mutually agree on a later date and submit the request via [MyRequest@HDB](mailto:MyRequest@HDB).

During these 8 weeks, you have to endorse documents which HDB has prepared for you through My Flat Dashboard and pay the necessary fees online. An approval for resale will be granted once the documents are endorsed and the payments made. We will notify you and the sellers of the resale completion appointment once it is scheduled. If you have submitted a resale application with a valid HFE letter that is expiring before the resale completion, you may continue with your resale application without the need to apply for a fresh HFE letter.

Read more in [acceptance and approval](#).

**Cancellation of resale application**

There may be scenarios which would result in the cancellation of your resale application.

Your application will be cancelled if:

- You or the sellers have decided to withdraw the application by giving notice in writing to us
- You do not have sufficient funds to complete the flat purchase
- The information given in the resale application is incorrect or either party has suppressed any information required (in addition to any other actions that HDB may take or penalties that HDB may impose)
- You or the sellers are not eligible to retain the application under HDB's prevailing policies
- The transaction is aborted for any reasons whatsoever

## Acceptance and Approval

After HDB receives the complete resale application and supporting documents from you and the sellers, we will verify both parties' eligibility and review the documents. If the application and documents are in order, we will notify you and the sellers of HDB's acceptance of the application via SMS or email

## Acknowledge and endorse resale documents

You and the sellers must endorse the documents before HDB may approve the resale application.

We will prepare the necessary documents for you and the sellers to endorse, which will be ready about 3 weeks after the application have been accepted.

Once the documents are ready, they will be posted on [My Flat Dashboard](#), and we will notify you and the sellers via SMS to log in to My Flat Dashboard to endorse the documents.

If you or the sellers do not endorse the documents within the given timeframe, the resale application may be cancelled.

If you appoint HDB as the solicitors for the purchase of the flat, the documents to endorse include:

<b>Buyer's financial plan</b>	<p>A proposed financial plan based on what you have stated in your resale application.</p> <p>If you wish to make changes to the draft financial plan, please revise and endorse the financial plan in My Flat Dashboard.</p>
<b>CPF withdrawal</b>	<p>The CPF withdrawal based on the endorsed financial plan.</p>

	Please ensure that all the buyers have sufficient savings in the CPF Ordinary Accounts for the payment. If there are insufficient funds in the CPF accounts at the point of the deduction, you have to pay any shortfall in cash.
<b>Health declaration for CPF Board's Home Protection Scheme</b>	If you are taking an HDB housing loan and/ or using your CPF savings to pay for the flat purchase, you must fill up a Health Declaration form to declare your share of the insurance coverage and health status, for the CPF Board's Home Protection Scheme (HPS).
<b>Resale documents</b>	<p>You must endorse all the undertakings and forms posted on My Flat Dashboard.</p> <p>If you have applied for the Proximity Housing Grant (PHG) (<a href="#">Families</a> or <a href="#">Singles</a>), your parents or child will also need to endorse the undertakings on My Flat Dashboard. They will need to log in the dashboard via their Singpass.</p>

If you appoint your own solicitors for the purchase of the flat, the documents that you will endorse may be different from the above.

**Important note:**

- The resale documents must be endorsed individually by all the buyers. Read through the documents before endorsing them. The documents are in PDF format and you may save a copy for reference
- You can check the status of the endorsement process via My Flat Dashboard

## Pay legal fees and initial payments

After you have endorsed the documents, you must make payments for all the required fees and initial payments by the deadline given by HDB

### Legal fees

The legal fees payable will depend on the solicitors whom you have appointed to act for you.

If you engage HDB to act for you in the purchase, you can [obtain an estimate of the HDB legal fees payable](#).

### HDB is acting in the purchase

Type of Fee	Amount
<b>Legal fees</b>	<b>For transfer of flat ownership to the buyers</b>
To HDB	(Based on the resale price and subject to a minimum fee of \$21.80 (inclusive of GST); fee is rounded up to the nearest dollar)
(Subject to GST)	<ul style="list-style-type: none"><li>• First \$30,000: 13.50 cents per \$100 or part thereof</li><li>• Next \$30,000: 10.80 cents per \$100 or part thereof</li><li>• Remainder: 9 cents per \$100 or part thereof</li></ul>
	<b>For mortgage if the buyers are taking an HDB housing loan</b>
	(Based on loan amount and subject to a minimum mortgagee fee of \$21.80 (inclusive of GST) for 1- and 2-room flats and \$43.60 (inclusive of GST) for 3-room and bigger flats, and a minimum mortgagor's fee of \$21.80 (inclusive of GST); fee is rounded up to the nearest dollar)
	<ul style="list-style-type: none"><li>• First \$30,000: 13.50 cents per \$100 or part thereof</li></ul>

Type of Fee	Amount
	<ul style="list-style-type: none"> <li>Next \$30,000: 10.80 cents per \$100 or part thereof</li> <li>Remainder: 9 cents per \$100 or part thereof</li> </ul> <p>If HDB is acting for you in the mortgage of the flat to HDB:</p> <ul style="list-style-type: none"> <li>Minimum mortgagor's fee: \$21.80 (inclusive of GST) (for all flat types); and</li> <li>Minimum mortgagee's fee: \$21.80 (inclusive of GST) (for 1- and 2-room flats) and \$43.60 (inclusive of GST) (for 3-room and bigger flats)</li> </ul>
	<ul style="list-style-type: none"> <li></li> </ul>
<b>Registration and microfilming</b>  To Singapore Land Authority (SLA)	<ul style="list-style-type: none"> <li>Title Search Fee: \$32</li> <li>Registration fee for Transfer: \$38.30</li> <li>Registration fee for Mortgage (if the buyers are taking an HDB housing loan): \$38.30</li> <li>Buyer's caveat: \$64.45</li> <li>Mortgagee's caveat (if the buyers are taking an HDB housing loan): \$64.45</li> </ul>
<b>Miscellaneous fees</b>  To HDB  (Inclusive of GST)	\$16.35

**Private solicitors are acting in the purchase**

Type of Fee	Amount
<b>Legal fees</b>  To HDB (Subject to GST)	<b>For mortgage if the buyers are taking an HDB housing loan</b>  (Based on loan amount and subject to a minimum fee of \$21.80 (inclusive of GST) for 1- and 2-room flats and \$43.60 (inclusive of GST) for other flat types; fee is rounded up to the nearest dollar) <ul style="list-style-type: none"> <li>• First \$30,000: 13.50 cents per \$100 or part thereof</li> <li>• Next \$30,000: 10.80 cents per \$100 or part thereof</li> <li>• Remainder: 9 cents per \$100 or part thereof</li> </ul>
<b>Registration and microfilming</b>  To SLA	<ul style="list-style-type: none"> <li>• Title Search Fee: \$32</li> <li>• Registration fee for Transfer: \$38.30</li> <li>• Registration fee for Mortgage (if the buyers are taking an HDB housing loan): \$38.30</li> <li>• Buyer's caveat: \$64.45</li> <li>• Mortgagee's caveat (if the buyers are taking an HDB housing loan): \$64.45</li> </ul>
<b>Miscellaneous fees</b>  (Inclusive of GST)	\$5.45

### Payment

After endorsing the documents, you must pay the legal fees by the deadline given by HDB:

Payment Modes	Details
Credit Card	Visa or Mastercard
NETS (using AXS)  For payments less than \$9,999	Please ensure that your NETS daily withdrawal limit is sufficient to make the payment
PayNow	For supported banks
CPF savings	Only applicable for legal fees

### Stamp duty

The stamp duty is payable by CPF savings. If you wish to use cash instead of your CPF savings, please [write to us](#) with your request after your resale application is accepted. If you do not have enough CPF savings to pay the stamp duty in full, or you are not taking any housing loan but engaging HDB to act for you in the purchase, you must pay the stamp fees during your resale completion appointment by cashier's order and/or NETS.

Stamp duty	For Option to Purchase
To Commissioner of Stamp Duties, <a href="#">Inland Revenue Authority of Singapore (IRAS)</a>	(Based on selling price or market valuation, whichever is higher) <ul style="list-style-type: none"> <li>• First \$180,000: 1%</li> <li>• Next \$180,000: 2%</li> </ul>



You can use IRAS' [Stamp Duty Calculator](#) to compute the stamp duty payable.

- Next \$640,000: 3%
- Remaining Amount: 4%

**For mortgage**

(Based on loan amount)

- 0.40% of the loan granted, subject to a maximum of \$500

**Note:** The stamp duty will be collected by the solicitor who is acting for purchaser or mortgagor.

**Note:** Singapore Permanent Resident (SPR) households buying their first HDB resale flat must pay the Additional Buyer's Stamp Duty (ABSD), on top of the Buyer's Stamp Duty, during your resale completion appointment. For more information on the ABSD, please visit [IRAS's website](#).

**Initial payment**

You must make the initial payment of the purchase price after you have endorsed the resale documents, by the deadline given by HDB, if you are taking a housing loan from HDB or financial institution (FI). The amount is based on the lower of the resale price or value, as well as the type of housing loan you may be taking. The balance purchase price must be paid on or before your [resale completion](#) appointment.

For those who are taking a housing loan from an FI, the private solicitors acting in the purchase will arrange for you to make the initial payment.

	Housing Loan from HDB	Housing Loan from Financial Institution	
		Loan-To-Value Limit of 75%	Loan-To-Value Limit of 55%
<b>Initial Payment</b>	25% of the lower of resale price or value of the flat^	25% of the lower of resale price or value of the flat	45% of the lower of resale price or value of the flat

	Housing Loan from HDB	Housing Loan from Financial Institution	
		Loan-To-Value Limit of 75%	Loan-To-Value Limit of 55%
<b>Mode of Payment</b>	25% using cash and/ or CPF Ordinary Account savings (including CPF housing grants if eligible)	<ul style="list-style-type: none"> <li>Minimum cash payment of 5% of the lower of resale price or value of flat</li> <li>Remaining 20% using cash and/ or CPF Ordinary Account savings (including CPF housing grants if eligible)</li> </ul>	<ul style="list-style-type: none"> <li>Minimum cash payment of 10% of the lower of resale price or value of flat</li> <li>Remaining 35% using cash and/ or CPF Ordinary Account savings (including CPF housing grants if eligible)</li> </ul>
<b>When to Pay</b>	Online CPF withdrawal after you have confirmed the financial plan via <a href="#">My Flat Dashboard</a>	Please check with your solicitors for the payment schedule.	

^ For complete resale applications received before 20 August 2024, the LTV limit for HDB housing loan is at 80%, and the initial payment is 20% of the lower of resale price or value of flat.

If you are not taking any housing loan but engaging HDB to act for you in the purchase, you do not need to make initial payment to HDB. However, you need to pay the applicable legal fees, such as the legal fees to HDB, Title Search fee and Buyer's caveat after endorsing the resale documents. You must pay the full purchase price by resale completion, which includes cash on completion and/ or CPF Ordinary Account savings (including CPF housing grants, if eligible) before your resale completion appointment.

**Approval of resale application**

We will grant an approval for the resale transaction in 2 weeks' time after you and the sellers have endorsed the resale documents and made the necessary payments.

Both parties are advised to endorse the documents and make all payments promptly to avoid any delay or cancellation of the resale application.

We will notify you and the sellers of the approval via SMS and email and post the approval letter on [My Flat Dashboard](#).

**Resale completion**

We will notify you and the sellers via SMS once the appointment is scheduled.

You may log in to [My Flat Dashboard](#) to view the completion letter, which provides information on what you need to prepare for the appointment, such as payment of the balance purchase price and any outstanding fees as well as documents required for the appointment.

If you have appointed HDB as solicitors for the purchase of the flat, you must attend the resale completion appointment in person at the HDB Hub.

Find out what you need to prepare before the [resale completion](#) appointment.

## **Request for Enhanced Contra Facility**

With the Enhanced Contra Facility (ECF), you may:

- Sell your existing HDB flat and buy another resale HDB flat by using the cash proceeds and refunded CPF savings\* from the flat sale at the same time
- Reduce the out-of-pocket payments needed for your resale flat purchase
- Reduce the housing loan amount needed and the monthly instalment payments

\* Refunded CPF savings and cash proceeds from the flat sale cannot be used for the payment of stamp duty and legal fees.

## **Application for ECF**

You must state the request for ECF in the resale application form

### **Before submission of resale application**

If you would like to make use of the ECF, you must state so in the [resale application](#) form via the [My Flat Dashboard](#). Salespersons may request for the ECF in the application form on behalf of their clients via [e-Resale](#) or [Estate Agent Toolkit](#) (for agencies which are subscribers).

### **Submission of resale applications for ECF**

For resale transactions with ECF, there are 3 parties involved. You can refer to the following example.

#### **Example**

Mr C is selling his flat (Flat A) and buying a resale flat (Flat B) at the same time. He is applying for the ECF and is therefore the contra party. He needs to submit 2 sets of resale applications:

1. The seller's portion of the resale application to sell Flat A; and

2. The buyer's portion of the resale application to buy Flat B

The 2 resale applications will be submitted separately. In both applications, only Mr C is required to state that he is applying for the ECF, and to provide the addresses of the flats that he is selling and buying, in the respective resale application, as illustrated below.

All parties must submit their respective resale applications and the necessary supporting documents within 7 days.

ECF terms and conditions

Please note the terms and conditions for the ECF, which include important information about application conditions, usage of cash proceeds and CPF funds, approval conditions and cancellation of the ECF.

The [terms and conditions for the ECF](#) (PDF, 444KB) are in addition to HDB's Terms and Conditions of Resale/ Purchase of an HDB resale flat.

Please read all the conditions carefully

## TERMS AND CONDITIONS OF THE ENHANCED CONTRA FACILITY

These terms and conditions are in addition to HDB's "Terms and Conditions of Resale/Purchase of an HDB Resale Flat".

### 1. APPLICATION CONDITIONS AND PROCEDURES

- 1.1 An owner who is selling his existing HDB flat ("Flat A") and buying another HDB resale flat ("Flat B") ("the contra party") may apply for the Enhanced Contra Facility to finance the purchase of Flat B, including the insurance premiums payable under the CPF Home Protection Scheme provided that his buyer (Flat A) and his seller (Flat B) have not applied for such facility for their respective flats.
- 1.2 The seller of Flat A must not be an undischarged bankrupt or have any bankruptcy proceedings commenced against him.
- 1.3 Where there is a mortgage in favour of a financial institution and/or CPF Mortgage/charge on Flat A and/or Flat B or where private solicitors have to be engaged, HDB reserves the right not to approve the application for the Enhanced Contra Facility.
- 1.4 The Enhanced Contra Facility is not available in resale applications under the Conversion Scheme, the sale of part-share of an existing flat or any other schemes as may be decided by the HDB.
- 1.5 The two applications for resale of Flat A and Flat B and the application for the Enhanced Contra Facility must be submitted together. However, approval for the resale of Flat A and Flat B does not constitute approval of the application for the Enhanced Contra Facility.
- 1.6 The resale of Flat A must be completed before the completion of the resale of Flat B, which can be on the same day.

### 2. USE OF CPF MONIES OR CASH FROM SALE OF FLAT A

- 2.1 The contra party may use the cash proceeds (if any) from the sale of Flat A to pay part of or the full amount of the purchase price for Flat B, only after he has used:
  - (i) all the existing balance in his CPF Ordinary account and
  - (ii) all CPF monies that will be refunded to his CPF Ordinary account from the sale of Flat A and which are available for use in the Enhanced Contra Facility.

The amount of CPF contra to be utilised will be calculated up to the date of HDB's acceptance of the resale application or at such other date which the HDB or CPF Board may decide.

**"Cash proceeds"** refers to the net amount payable to the contra party after deducting the deposit paid, outstanding mortgage loan to HDB, resale/upgrading levy, all CPF refund plus interest or such other sums due and payable to HDB from the sale price.

- 2.2 Where CPF monies are used in the purchase of Flat B, the withdrawal of such CPF monies is subject to the provisions of the Central Provident Fund Act (Cap 36) and the rules and regulations made thereunder and any amendment, modification or re-enactment thereof and also to all covenants, terms and conditions as may be imposed by the CPF Board from time to time.

### 3. APPROVAL CONDITIONS

- 3.1 HDB reserves the right to withhold consent, revoke approval, vary or cancel the Enhanced Contra Facility at any time if:
  - (i) the contra party is made a bankrupt or has bankruptcy proceedings commenced against him pending the completion of the two resale transactions;
  - (ii) the contra party passes away before the completion of any of the resale transactions;
  - (iii) the contra party infringes any of the provisions of the Central Provident Fund Act (Cap 36) and the regulations made thereunder and the terms and conditions imposed by CPF Board;
  - (iv) any of the parties infringes any of the provisions of the Housing & Development Act, prevailing policies, rules and regulations;
  - (v) the resale of Flat A is delayed, aborted or not completed;

- (vi) the monies in the CPF account are subject to a charging order made pursuant to an Order of Court; or
- (vii) the proceeds from the sale of Flat A (cash and/or CPF) cannot be used to finance the purchase of Flat B under the Enhanced Contra Facility for any reason whatsoever.

#### **4. CANCELLATION OF FACILITY**

- 4.1 If HDB revokes, varies or cancels the Enhanced Contra Facility or if the resale of Flat A is delayed or aborted for any reason whatsoever:
  - (i) Where the completion date for the resale of Flat B has not been fixed by HDB, the contra party shall pay:
    - (a) all monies to be utilised under the Enhanced Contra Facility towards part/full payment of the purchase price for Flat B within ten (10) days from the date of notification by HDB that the Enhanced Contra Facility has been varied or cancelled; and
    - (b) the balance of the purchase price of Flat B on the day of completion.
  - (ii) Where the completion date for the resale of Flat B has already been fixed, the buyer of Flat B will be given notice to pay within ten (10) days all monies required to complete the purchase.
  - (iii) HDB reserves the right to reschedule the completion date of Flat A and Flat B.
  - (iv) CPF Board shall be authorised to make the necessary amendments to the "CPF Application For Withdrawal Under Public Housing Scheme" form signed by the contra party.

#### **5. NOTE**

- 5.1 HDB reserves the full discretion and right to:
  - (i) determine the amount that can be used under the Enhanced Contra Facility;
  - (ii) add, delete or alter the terms and conditions for the Enhanced Contra Facility at any time;
  - (iii) withhold consent to, vary or cancel the Enhanced Contra Facility at any time without giving any reason whatsoever.
- 5.2 Acceptance by HDB of this application for the Enhanced Contra Facility does not imply that the CPF Board will approve such application.

## Resale Completion

Find out what you need to prepare before you attend the resale completion appointment and what you need to do during the appointment.

### Confirmation of resale completion appointment:

The resale completion is about 8 weeks after HDB's acceptance of the resale application.

We will notify you via SMS on the specific date and time of your resale completion once it is confirmed and post the information on [My Flat Dashboard](#).

If you have appointed HDB as the solicitors for the purchase of the flat, you have to attend the appointment in person at the HDB Resale Office, HDB Hub.

If you have appointed private solicitors, your solicitors' representative may attend the appointment on your behalf. You need to confirm with your solicitors on the arrangement.

### Time of appointment

Mode of Financing	Time of Appointment
Housing loan from HDB	Between 10am to 12pm
Housing loan from a financial institution	Between 2pm to 5pm
Not taking a housing loan	Between 10am to 12pm or 2pm to 5pm

### Change of appointment date

The resale completion appointment date stated in the application acceptance email is the earliest possible date to complete the transaction. HDB is unable to accede to any request to bring forward the completion date.



If you would like to defer the resale completion, please submit a written confirmation signed by both the buyers and sellers, agreeing to the new date, via [MyRequest@HDB](mailto:MyRequest@HDB) within a week from the date of HDB's acceptance letter.

### **If you are unable to attend the resale completion appointment**

If you are unable to attend the resale completion appointment personally, e.g., you are overseas, you can prepare a [Power of Attorney](#) to appoint another person to act on your behalf and attend the resale completion. Certified true copies of the Power of Attorney have to be submitted to HDB at least 1 week before the appointment.

### **Inspect the flat**

You need to arrange with the sellers to inspect the flat before the resale completion appointment.

Before the resale completion appointment, you need to arrange with the sellers to inspect the flat and ensure that the sellers will be able to deliver vacant possession by the resale completion date.

### **Buy fire insurance**

If you are taking a housing loan from HDB, you must buy fire insurance policy from HDB's appointed insurer.

The [HDB fire insurance](#) is compulsory if you are taking a housing loan from HDB. It covers building structures, fixtures, and fittings provided by HDB. It does not include home contents such as furniture, renovations, and personal belongings.

During your resale completion appointment, you must produce a digital or hard copy of a valid Certificate of HDB Fire Insurance on the flat issued by our appointed insurer, Etiqa Insurance Pte Ltd (Etiqa). For more details about the HDB fire insurance, you may call Etiqa's enquiry line at 6887-8777, or visit [Etiqa's website](#).

If the sellers have a valid HDB fire insurance for the flat, you need not buy another fire insurance. However, you will need to renew the fire insurance policy when the existing policy expires.

You are encouraged to buy additional home contents insurance from any insurer if you wish to extend protection over your home contents that are not covered under the HDB fire insurance.

For those who are not taking a housing loan, you are also encouraged to buy fire and home contents insurance for your flat. You may do so from any insurer.

Pay the balance purchase price and outstanding stamp fees

You must pay the balance purchase price of the flat and outstanding stamp fees (if any) on or before the resale completion appointment.

The balance purchase price that is not covered by CPF withdrawal and housing loan amount will have to be paid in cash by using these modes:

Payment Modes	Details
Cashier's Order	Payable to HDB
NETS (using AXS) For payments less than \$9,999	Please ensure that your NETS daily withdrawal limit is sufficient to make the payment.

If you have appointed private solicitors, your solicitors will advise you on the payment and other completion requirements.

### **Documents to bring for appointment**

You must bring the documents stated in the appointment letter for the resale completion appointment.

The documents required include:

- Identity cards of all buyers
- Spouse's passport and relevant visit pass/ work permit if the spouse is not a Singapore Citizen nor Singapore Permanent Resident
- Payment receipts and/ or Cashier's Order
- Certificate of Insurance (for fire insurance, if applicable)

Fiancé and fiancée couples have to [submit a copy of their marriage certificate](#) within 3 months from the resale completion, if the marriage was registered overseas.

### **Attend the resale completion appointment**

Learn about what happens during the resale completion appointment.

During the resale completion appointment, you will:

- Sign the mortgage document/ agreement (if you are taking an HDB housing loan)
- Acknowledge the receipt of the keys to the flat
- Pay the apportioned property tax to the sellers
- State how you will pay the first month service and conservancy charges

Upon the resale completion, you will become the flat owner and be liable for the [conditions of ownership](#) and payments, such as the housing loan repayment, monthly service and conservancy charges, annual property tax, etc. For matters regarding the ownership of your flat, you may approach your [HDB Branch](#).

## **Selling your flat**

Log in to [My Flat Dashboard](#) on [HDB Flat Portal](#) to start your journey. You will be guided through the following steps for the selling process:

### **Step 1: Register Intent to Sell**

Register an [Intent to Sell](#) and receive a preliminary assessment of your [eligibility](#) to sell your HDB flat, when you may [grant an Option to Purchase \(OTP\)](#) to potential flat buyers and reminder to plan your next housing.

After you have registered an Intent to Sell, you may list your flat for sale on the Resale Flat Listing (RFL) service on the [HDB Flat Portal](#). If you have engaged a salesperson, you may appoint him/ her on the HDB Flat Portal to do so on your behalf. Read our [guide](#) for more information on the RFL service.

You can either manage the sale on your own or engage the services of a salesperson for a fee. Please read [managing the sale of your flat](#) and consider signing up for our [resale seminars](#) to learn more about resale policies and procedures.

Note: Wait out 7 days cooling off period before granting Option to Purchase to buyer.

### **Step 2: Submit resale application**

After your buyers have exercised the OTP, you and the buyers must submit your respective portions of the [resale application](#). If you have arranged a [temporary extension of stay](#) with your buyers, you and your buyers will need to state it in the resale application.

### **Step 3: Endorse documents and pay fees**

You and the buyers must [acknowledge and endorse the resale documents](#), and [pay the necessary fees](#).

### **Step 4: Get resale approval**

After the fees are paid, HDB will grant an [approval](#) for the resale transaction, and process the application.

### **Step 5: Attend completion appointment**

[Resale completion](#) is about 8 weeks from the date of HDB's acceptance of the resale application. You and the buyers will be notified via SMS once the appointment is scheduled. You may also log in to [My Flat Dashboard](#) for the appointment details.

## **Managing the Sale of Your Flat**

You can either manage the sale on your own or engage the services of a salesperson for a fee..

### **Manage the sale on your own**

The following guide will help you manage the sale of your flat.

### **Check your eligibility to sell your flat**

You must have a valid intend to sell for at least 7 days before you may grant an Option to Purchase to flat buyers.

Start your journey by registering an [Intent to Sell](#) via [My Flat Dashboard](#). After registration, you will be informed of when you may start to [grant an Option to Purchase \(OTP\)](#) to potential flat buyers.

You will also receive information about the [Ethnic Integration Policy \(EIP\) and Singapore Permanent Resident \(SPR\) Quota](#) for your block, status of upgrading, billing of upgrading costs, and recent transacted prices of nearby flats.

### **Consider your next housing before selling your flat**

You must plan your next housing before commit to sell your flat.

Please plan your next housing, before putting your current flat on the market for sale. Otherwise, your family may be left without a home.

Read our [guide](#) on planning for your next housing.

## **Determine the asking price of your flat**

Use our available services to help you set a reasonable price

[Check the recent transacted resale flat prices](#) and use our [HDB Map Services](#) and [resale statistics](#) to help you set a reasonable price.

If you are listing your flat for sale on the Resale Flat Listing (RFL) service on the [HDB Flat Portal](#), refer to available information on the recent transacted prices of nearby flats of the same flat type to guide you in setting the listing price.

## **Compute your estimated net proceeds**

When selling your flat, you have to pay off the outstanding housing loan, refund the CPF monies with interest you have used to your CPF Ordinary Account, and off-set any payments due to IRAS, HDB, town council, etc. Hence, please make sure that you have no unpaid property tax, service and conservancy charges, etc.

Financial planning is important, especially if you need to buy your next home after selling your current flat.

[Calculate the estimated net proceeds](#) you may receive. The information will be useful when you budget for your next home purchase. Read our [guide](#) to understand how your proceeds will be computed.

## **Advertise your flat for sale**

List your flat for sale on HDB's Resale Flat Listing service.

After you have registered an Intent to Sell, you may list your flat for sale on the Resale Flat Listing (RFL) service on the [HDB Flat Portal](#) and/ or elsewhere.

Listing your flat on the HDB Flat Portal is simple – just upload photos and a description of your flat. Key flat details such as the address, flat type and floor area will be automatically populated using HDB's data.

Read our [guide](#) for more information on the RFL service.

You may also advertise your flat for sale through property portals, newspaper advertisements or social media. We recommend that you find out the differences in cost and details of the various advertising platforms and choose one or more depending on your budget and needs.

### **Essential information**

Remember to:

- Include details, such as:
  - Flat address (block number and street name)
  - Flat type
  - Floor level (Low/ Mid/ High floor)
  - Floor area
  - Asking price
  - Contact information
  - Photos
- Highlight the attractiveness of your flat, for example:
  - Flat orientation, e.g., north, south, east, or west
  - Conditions of the flat in terms of renovation and upkeep
  - Proximity to MRT station/ school/ town centre
  - Amenities available

### **Important note**



You are responsible for the accuracy of the information provided in your listing on the RFL service on the HDB Flat Portal. HDB will follow up on any feedback regarding inaccuracies in your listing and take the necessary actions, including but not limited to removing the listing and restricting your future use of the HDB Flat Portal.

### **Things to expect**

You may receive calls from prospective flat buyers or their appointed salespersons, asking for more information about your flat. You may also be approached by salespersons offering to act for you for a fee. You can decline their assistance, if you wish to continue to manage the sale on your own.

### **Proof of flat ownership**

Some prospective flat buyers may request for evidence of your flat ownership and eligibility to sell the flat.

You may show them any one of the following documents:

- Printout from your [My HDBPage](#) to show that you have met the minimum occupation period to sell your flat
- Property tax statement
- Town council statement
- Title deed

## Negotiate with potential flat buyers

Other than the flat price, there are other matters you will need to consider when you negotiate with the flat buyers.

<b>Deposit</b> comprising Option Fee and Option Exercise Fee	Flat buyers must pay you an Option Fee when they grant you an <a href="#">Option to Purchase (OTP)</a> , and an Option Exercise Fee when you exercise the OTP.		
	You may negotiate the amount for the Option Fee and the Option Exercise Fee with the flat buyers, which will form part of the resale price.		
	<b>Payment by flat buyers to sellers</b>	<b>Stage of OTP</b>	<b>Amount to pay</b>
	<b>Option Fee</b>	Granting of OTP	Between \$1 and \$1,000
<b>Submission of resale application</b>	<b>Option Exercise Fee</b>	Exercising of OTP	An amount, which when including the Option Fee, will not exceed \$5,000
	You are encouraged to make payment using digital payment modes to secure independent proof of payment.		
	Under Clause 12 of the OTP, you and the buyers must will agree on the timeframe to <a href="#">submit your resale application</a> to HDB.		
	This is a contractual agreement between you and the buyers. Once it is agreed upon, it may be varied only with mutual consent.		
	Please submit the resale application as soon as possible to minimise unforeseeable changes, e.g. EIP and SPR quotas, untoward events, etc.		

<b>Extension of Stay</b>	<p>If you have committed to buy a completed property in Singapore and need more time to move out, you may arrange with the flat buyers for a <a href="#">temporary extension of stay</a> in the flat for up to 3 months after the resale completion.</p> <p>The temporary extension of stay is subject to the flat buyers' agreement.</p> <p>If you require this arrangement, please secure the flat buyers' agreement before you grant the OTP to them.</p>
<b>Enhanced Contra Facility</b>	<p>If you are planning to sell your existing HDB flat and buying another resale HDB flat, you may consider applying for the <a href="#">Enhanced Contra Facility (ECF)</a>. This facility allows you to use the cash proceeds and refunded CPF savings from the flat sale and complete the purchase of your next flat at the same time.</p> <p>Take note that if you are applying for the ECF when buying your next flat, the buyers of your existing flat and the flat sellers of your intended flat purchase will not be able to apply for ECF for their respective flat purchases.</p>
<b>Any other matters</b>	<p>For example, will you leave behind any furniture or appliances? You may offer these items to your flat buyers and include the items in the inventory list of the OTP.</p>

### Understand the HDB resale procedures

The [HDB Flat Portal](#) provides a step-by-step guide on your flat selling journey. You may also read the following for more details of the resale procedures:

- [Plan, Source and Contract](#)
- [Resale Application](#)
- [Resale Completion](#)

To better understand the resale process, you may sign up for a [resale seminar](#) conducted by HDB.

### **Engage a salesperson**

You may engage a salesperson for a fee to help you manage the sale of your flat. Your salesperson may also assist you to list your flat on the Resale Flat Listing service on the HDB Flat Portal. Nevertheless, you still need to know your eligibility to sell your flat and settle your next housing. You may read the information in 'Manage the sale on your own', and also:

- Read the Council for Estate Agents (CEA)'s [Consumer Guide](#) and [educational materials](#) for practical tips when engaging the services of a salesperson
- Check the salesperson's phone number with [CEA's Public Register](#) to verify his/her identity and ensure he/ she is a registered salesperson, and safeguard yourself against scammers
- Consider using the CEA's [Prescribed Estate Agency Agreement](#) when engaging the salesperson's services
- Ensure that you discuss with the salesperson and mutually agree on:
  - The terms of service
  - The commission payable
  - The period of representation
  - Any exclusivity (if agreed upon)
  - Any other terms, such as payment for advertising

Engaging a salesperson is a private matter between you and the salesperson. If you have any issues relating to estate agents or their salespersons, please seek clarification from CEA.

## Eligibility to sell your flat

You must fulfil a set of eligibility conditions before you may sell your flat. To check your eligibility to sell your flat, register an [Intent to Sell](#) in [My Flat Dashboard](#).

### Eligibility conditions:

#### Minimum occupation period (MCP)

The MOP is the time period that you must physically occupy your flat.

The MOP starts from the day your flat purchase is legally completed and excludes any period when you do not occupy the flat, e.g. when the whole flat is rented out or when there has been an infringement of the flat lease.

You can log in to [My HDBPage](#) to check if you have met the MOP to sell your flat, under My Flat > Purchased Flat > Flat Details and Minimum Occupation Period (MOP).

The MOP duration depends on the purchase mode, flat classification, and date of flat application:

Mode of Purchase	MOP
Flat bought from HDB	Unclassified <sup>[1]</sup> / Standard flats: 5 years Plus and Prime <sup>[2]</sup> flats: 10 years
Flat bought under the Design, Build and Sell Scheme (DBSS) from property developer	5 years

Mode of Purchase	MOP
Flat bought under the Selective En bloc Redevelopment Scheme (SERS)	<p><b>For SERS sites announced before 7 April 2022</b></p> <ul style="list-style-type: none"> <li>If you had purchased a flat at the designated replacement site, you may sell the replacement flat only after meeting one of the following MOP, whichever is earlier: <ul style="list-style-type: none"> <li>7 years from the date of selection of the replacement flat</li> <li>5 years from the date of collecting the keys</li> </ul> </li> <li>If you had purchased a flat elsewhere with portable rehousing benefits, you may sell the replacement flat only after 5 years from the date of collecting the keys.</li> </ul> <p><b>For SERS sites announced on or after 7 April 2022</b></p> <ul style="list-style-type: none"> <li>You may sell the replacement flat only after 5 years from the date of collecting the keys.</li> </ul> <p>You may need to pay the Seller's Stamp Duty (SSD) if you sell your replacement flat within a certain holding period. For more information on the SSD, please visit <a href="#">Inland Revenue Authority of Singapore (IRAS)'s</a> website.</p>
Resale flat bought on the open market	<p>Unclassified<sup>[1]</sup>/ Standard flats: 5 years</p> <p>Plus and Prime<sup>[2]</sup> flats: 10 years</p>

Mode of Purchase	MOP
Flat bought under the Fresh Start Housing Scheme	20 years

[1] Unclassified flats refer to flats sold before October 2024 sales exercise and not classified as Standard, Plus or Prime.

[2] Prime flats include Prime Location Public Housing (PLH) flats sold before October 2024 sales exercise.

### **Ethnic Integration Policy (EIP) and Singapore Permanent Resident (SPR) quota**

You must ensure that the sale of your flat is within the EIP quota for the block and neighbourhood and if applicable, the SPR quota as well.

#### **How the EIP and SPR quota work**

The EIP quota applies for the sale of an HDB flat. In addition, SPR households who are not Malaysians must also meet the SPR quota.

You may be eligible to sell a flat if:

- After the sale of your flat, the number of households of your ethnic group remains within the block and neighbourhood limits. In addition, for non-Malaysian SPR households, the number of SPR households remains within the SPR quota
- You and the flat buyer are of the same ethnic group and household citizenship

Flat owners who face genuine difficulties selling their flats at a reasonable price when the EIP quotas have been reached may [write to us](#) for assistance. We will review each case carefully and offer assistance where possible, taking into account the individual circumstances. Read more about [buyback assistance](#).

#### **Check your eligibility**

Upon registering an [Intent to Sell](#) in [My Flat Dashboard](#), you will be informed of the prevailing EIP/ SPR quota of your flat. [Check the monthly EIP/ SPR quota updates](#) or monitor the updates using your Intent to Sell on My Flat Dashboard.

The EIP/ SPR quota is updated on the 1st of each month, and will apply to completed resale applications\* submitted to us in the same month.

\* A resale application is completed only when HDB receives both the buyers' and sellers' portions of the resale application and the necessary supporting documents.

### **About the EIP**

The EIP is put in place to preserve Singapore's multi-cultural identity and promote racial integration and harmony. It ensures that there is a balanced mix of the various ethnic communities in HDB towns. The EIP limits are set at block and neighbourhood levels based on the ethnic make-up of Singapore.

For the purchase of an HDB flat, a household with members of different ethnic groups may choose to classify their household ethnicity under the ethnicity of any buyer(s) or spouse, according to the race shown on their NRIC.

Once an ethnicity is chosen for the household, it will remain the same when the flat owners subsequently sell their flat on the open market.

### **About the SPR quota**

The SPR quota ensures that SPR families can better integrate into the local community. Malaysians are excluded from this quota because of their close cultural and historical similarities with Singaporeans. Non-Malaysian SPR households applying to buy an HDB resale flat need to be within the SPR quota for the block (8%) and neighbourhood (5%).



## **Additional Requirements**

In cases of bankruptcy or divorce, additional requirements may have to be met before the flat can be sold off.

### **Bankruptcy**

Under the Housing and Development Act, as long as one of the HDB flat owners is a Singapore Citizen, the consent of the Official Assignee is not required in the event that the flat owners wish to sell the flat.

In cases where none of the flat owners are Singapore Citizen, they have to obtain the consent of the Official Assignee before they sell their flat.

### **Divorce**

If you go through a divorce after meeting the MOP, you can sell the flat if all eligibility conditions are met.

You need to produce an Order of Court (if any), as well as one of the following documents:

- Writ for Judicial Separation (previously known as Deed of Separation);
- Interim Judgment (previously known as Decree Nisi) and Certificate of Making Interim Judgment Final (previously known as Decree Nisi Absolute); or
- Divorce Certificate (for Muslims); and

An official English translation of these documents by an interpreter of the Supreme Court or Family Justice Courts is required if the documents are not in any of the 4 official languages. The translation should be:

- Notarised by a local Notary Public; or
- A certified true copy by a local commissioner; or
- Endorsed or processed by the high commission in Singapore or your country's embassy.

If the MOP has not been met, please [write to us](#) with your divorce documents. We will assess your situation and contact you.

## Plan, Source and Contract

Prepare for your flat selling journey by learning about the planning considerations and steps involved in selling a flat.

### Intent to Sell

To start your journey of selling your flat, you will need to register an Intent to Sell by logging in to [My Flat Dashboard](#) using your Singpass.

<b>Purpose of registering an Intent to Sell</b>	<p>The Intent to Sell allows you to check your eligibility to sell your flat. Upon registering an Intent to Sell, you will be informed of when you may start to grant an <a href="#">Option to Purchase (OTP)</a> to potential flat buyers, which must be at least 7 days after registering the Intent to Sell.</p> <p>You will be prompted to download a copy of the OTP and compute your estimated net proceeds as well as receive information about <a href="#">Ethnic Integration Policy (EIP) and Singapore Permanent Resident (SPR) Quota</a> for your block, status of upgrading, billing of upgrading costs, and recent transacted prices of nearby flats. You will also be reminded to plan your next housing. There is no fee payable for registering an Intent to Sell.</p> <p>Your Intent to Sell is valid for 12 months. It must be valid when you grant the OTP to the buyer(s) and when you submit the resale application.</p>
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<p><b>Sellers to register an Intent to Sell</b></p>	<p>You must register an Intent to Sell personally, regardless of whether you have engaged a salesperson. If there is more than one owner for your flat, only one of you need to register on behalf of all the flat owners.</p> <p>If there are any personal matters that may affect the flat ownership, such as divorce or estate issues, it is advisable that you settle these matters before you register the Intent to Sell.</p> <p><b>Important notes:</b></p> <ul style="list-style-type: none"> <li>• The results generated from the Intent to Sell are based on information you have provided. It is only an indication of your eligibility and does not constitute an approval by HDB to sell your flat. This will be determined after we receive your resale application.</li> <li>• You must provide accurate information when you register an Intent to Sell and cannot change the information provided throughout your flat selling journey. If you need to make changes, you have to cancel your Intent to Sell and register a new one. Otherwise, you will not be able to proceed to the subsequent steps and your resale application may be rejected.</li> </ul>
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## Planning the sale of your flat

Read our following guides on planning the sale of your flat after you have registered an Intent to Sell:

Resale Flat Listing (RFL) service

Flat sellers with a valid intent to sell can list and market their flat with the RFL website service on the HDB Flat Portal.

Listing your flat on the [HDB Flat Portal](#) is simple and streamlined. Here are some features of the RFL service.

Features	Description
<b>Auto-population of key flat details using HDB's data</b>	<p>The following flat details are auto-populated:</p> <ul style="list-style-type: none"><li>• Flat address</li><li>• Flat type</li><li>• Floor area</li><li>• Original floor plan</li><li>• Remaining lease</li></ul> <p>You only need to upload photos and descriptions of your flat for marketing purpose. If you have engaged a salesperson, you may appoint him/ her on the HDB Flat Portal to do so on your behalf.</p> <p><b>Important note:</b></p> <p>You are responsible for the accuracy of the information provided in your flat listing. Should there be any feedback on inaccuracies in your listing, HDB will look into the matter and take the necessary actions, including but not limited to removing the listing and restricting your future use of the HDB Flat Portal.</p>

Features	Description
<b>Guide to set selling price</b>	During listing creation, you will be shown recent transacted prices of the same flat type nearby to guide you in setting the listing price.
<b>Create viewing appointments</b>	Create viewing appointments within your flat listing. You must include your contact information, such as your email address and/ or mobile number, for potential flat buyers and their salespersons to contact you.
<b>Prospective flat buyers</b>	Only prospective flat buyers with a valid HDB Flat Eligibility (HFE) letter can obtain your contact details and/ or schedule viewing appointments via the RFL service.

Each seller can only post one flat listing to ensure that there is no duplicative listing for the same flat.

To better understand the steps on how to use the RFL service, you may view our [user guide](#) or watch the instructional video below.

## Compute your estimated sale proceeds

Understand how your net proceeds will be computed

Financial planning is important, especially if you need to buy your next home after selling your current flat.

[Calculate the estimated net proceeds](#) you may receive. The information will be useful when you budget for your next housing purchase.

### Computation of sale proceeds

You have to settle all outstanding payments when you sell your flat. The sale proceeds from selling your flat is the resale price of the flat, less the following:

- Outstanding housing loan
- Return of CPF savings used with accrued interest to your CPF account
- Cash deposit received from your flat buyer (up to \$5,000)
- Any other amounts payable, e.g. resale levy, upgrading costs, etc.

### **Outstanding housing loan**

The outstanding housing loan refers to the loan amount that has not been fully paid yet. The outstanding housing loan will be deducted from the resale price, if sufficient.

If the resale price is insufficient to settle the outstanding housing loan, you must pay for the balance in cash.

To find out your outstanding housing loan amount, you can:

- Check My HDBPage ('My Flat > Purchased Flat > Financial Info'), for housing loans from HDB
- Approach your lending financial institution (FI), for housing loans from FIs

### **CPF savings used**

Any CPF savings used for the purchase of your existing flat, either as downpayment or for the monthly instalments, are to be returned with accrued interest to your CPF account when you sell your flat.

The amount to be returned to your CPF account will be deducted from the resale price. If there is a shortfall in the CPF refund, the cash deposit that you have received from the buyers will be used to settle the shortfall.

To find out the amount of CPF to be refunded to your CPF account upon the sale of your flat, you may log in to the CPF Website (Select 'my cpf' > 'My dashboards' > 'Home ownership' > 'Principal amount and accrued interest').

If you are undergoing divorce, visit [CPF Board's website](#) to learn how CPF-related assets, such as CPF savings used for the purchase of the existing flat, are divided as part of the divorce.

## Resale levy

A [resale levy](#) is payable in cash when you buy a second subsidised flat or an Executive Condominium unit from a property developer.

You will be informed if you are required to pay a resale levy when you register your [Intent to Sell](#). If you have to pay a resale levy, you may want to set aside the levy amount from the sale proceeds you receive.

## Upgrading costs

You are required to pay for the upgrading cost if you are the flat owner when the bill for the upgrading cost is issued. The upgrading cost can be paid using:

- Cash
- CPF savings<sup>[1]</sup>
- Cash proceeds from the sale of flat, if sufficient

[1] This mode of payment will not be available if you have submitted an application to sell the flat.

Read more on the details you will need to know about [paying your upgrading cost](#).

You can view the status of upgrading and the billing status for the upgrading costs of your flat when you register your [Intent to Sell](#).

Alternatively, you may check the status of the upgrading programme via the [Enquiry on Upgrading/ Estate Renewal Programmes](#) e-Service.

Learn more about payment of upgrading cost and billing:

- [Change of Flat Ownership and Liability to Pay](#)
- [Lift Upgrading Programme \(LUP\)](#)
- [Home Improvement Programme \(HIP\)](#)

## Upgrading levy

If your existing flat is in an upgraded precinct, you may have to pay an upgrading levy when you sell the flat. The 10% upgrading levy is calculated based on the selling price of the flat, or 90% of the market value of the flat, whichever is higher.

#### **Who needs to pay the Upgrading Levy?**

- Singapore Citizen (SC) households who have benefitted from the Main Upgrading Programme (MUP) (discontinued from August 2007) 2 times or more
- Singapore Permanent Resident (SPR) households whose flats were upgraded under MUP (Batch 6 and before)

#### **Who need not pay the Upgrading Levy?**

- SC owners who sell their second or subsequent MUP flat (Batch 7 onwards)
- SPR owners who sell their MUP flat (Batch 7 onwards)

### **Plan for your next housing**

Some considerations you should include in planning for your next housing before you commit to sell your flat.

Please plan your next housing, before putting your current flat on the market for sale. Otherwise, your family may be left without a home. Do consider the following:

- Housing options that can meet your budget and needs
- Financial considerations

If you require more time to move out of your flat, you may arrange for a [temporary extension of stay](#), subject to your flat buyers' agreement. Otherwise, please defer your plan to sell your flat until you have secured your next housing.



## Housing options

Here are some options that you may consider your next flat purchase:

New flat from HDB or resale flat on the open market	<p>Start your home buying journey by applying for an <a href="#">HDB Flat Eligibility (HFE) letter</a> via <a href="#">My Flat Dashboard</a> for a holistic understanding of your housing and financing options.</p> <p>The HFE letter will inform you upfront of your eligibility to buy a new or resale flat, as well as the amounts of CPF housing grants and <a href="#">HDB housing loan</a> you are eligible for.</p> <p>Apply for an HFE letter early, taking into account the processing time required by HDB after receipt of your HFE letter application and all the required information.</p>	
	<b>Buying a new flat</b>	<b>Buying a resale flat</b>
	<p>You must have a valid HFE letter when you apply for a flat in our sales exercises.</p> <p>Apply for an HFE letter at least 1 month ahead of the sales exercise.</p>	<p>You must have a valid HFE letter before you obtain an Option to Purchase (OTP) from a flat seller, and when both you and the seller submit the resale application to HDB.</p>
	<p>After obtaining an HFE letter, you may look for a suitable flat that meets your budget and needs.</p> <p>Read our guide on <a href="#">finding a flat</a> to help you plan and prepare for your flat purchase.</p>	
From property developers	<p>You may be able to buy an Executive Condominiums (EC) unit, which offers design and facilities similar to those in private condominium developments. Learn more about the <a href="#">eligibility conditions</a> to buy an EC unit, <a href="#">buying procedure</a> and <a href="#">EC projects on offer</a>.</p>	

## Financial considerations

Financial planning is important and should be done before commencing your next housing purchase. If you intend to buy an HDB flat, you should consider:

<b>Financing planning for flat purchase</b>	Work out your sums with our ABCs of financial planning – <a href="#">Ability to Pay</a> , <a href="#">Budget for Flat</a> , and <a href="#">Credit to Finance a Flat Purchase</a> , and tap on our financial tools such as our <a href="#">budget calculator</a> .
<b>Requirements for taking a second HDB housing loan</b>	If you are taking a <a href="#">second HDB housing loan</a> , the loan amount will be reduced using the CPF refund and up to 50% of the cash proceeds from the sale of your flat.
<b>Eligibility for Enhanced Contra Facility</b>	If you intend to buy a resale flat using the cash proceeds and CPF refund from the disposal of your current flat, you may be able to apply for the <a href="#">Enhanced Contra Facility</a> to reduce your cash outlay.

## Managing the Sale of Your Flat

You may either manage the sale on your own or engage the services of a salesperson for a fee

If you are managing the sale on your own, read our [guide](#) on preparations for selling your flat, such as considering your next housing, setting and negotiating the selling price, and advertising your flat. The guide also includes practical tips on engaging a salesperson, if you decide to do so.

If you are engaging a salesperson, check his/her phone number with CEA's [Public Register](#) to verify his/her identity and ensure that he/ she is a registered salesperson, and safeguard yourself against scammers.

## Option to Purchase

To grant an Option to Purchase (OTP) to a potential flat buyer, you need to have a valid [Intent to Sell](#) registered on [My Flat Dashboard](#) and meet the 7-day cooling-off period after registration.

After you have registered your Intent to Sell, you will be prompted to download a copy of the [HDB-prescribed OTP](#). You and the flat buyers must use the prescribed OTP for the resale transaction. Any other agreements and/or supplementary agreements relating to the sale or purchase of the flat are not valid under the Housing and Development Act.

Print only 1 copy of the OTP as each form has a unique serial number. You must state the serial number of the OTP when you submit a resale application to HDB.

The OTP is a legally binding contract between you and the flat buyers. Read the [Important Notes of the OTP](#) and the [Terms and Conditions of Resale](#) carefully before entering into it.

### Deposit to sellers

Flat buyers must pay you an Option Fee when they grant you an OTP, and an Option Exercise Fee when you exercise the OTP.

You may negotiate the amount for the Option Fee and the Option Exercise Fee with the flat buyers, which will form part of the resale price.

Payment by flat buyers to sellers	Stage of OTP	Amount to pay
Option Fee	Granting of OTP	Between \$1 and \$1,000
Option Exercise Fee	Exercising of OTP	An amount, which when including the Option Fee, will not exceed \$5,000

You are encouraged to make payment using digital payment modes to secure independent proof of payment.

### Step 1: Negotiate and agree on the resale price

You and the flat buyers have to mutually agree on the resale price of the flat

You can [check the recent transacted resale flat prices](#) and use our [HDB Map Services](#) and [resale statistics](#) to help you in setting the selling price of your flat. The latest resale prices reflect the market conditions at the time of the transactions.

<b>Before entering into an OTP</b>	Ensure that you have registered your <a href="#">Intent to Sell</a> .  You can only grant an OTP to the flat buyers after you have waited out the 7-day cooling-off period upon registering the Intent to Sell.
<b>When entering the OTP</b>	You and the flat buyers must declare the true resale price of the flat to HDB, and must not enter into any supplementary/other agreements or arrangements that may cause the resale price as declared to be inflated or understated.  <b>Note:</b> It is an offence to give false information relating to the resale application - HDB may take the necessary action(s) as stated in the <a href="#">Terms &amp; Conditions</a> , Option to Purchase and Application Form(s).

### Step 2: Grant the OTP to the flat buyers

You may grant an OTP to the flat buyers at the agreed resale price.

You can grant an OTP to the flat buyers after the 7-day cooling period upon registering your [Intent to Sell](#). During the cooling-off period, you should consider the next housing options available to you, if you have not already planned for it.

If you decide to sell your flat, you may grant the OTP to the flat buyers at the agreed resale price.

## Completing the OTP

You must fill in these sections in the OTP:

Page	Sections
1	<ul style="list-style-type: none"><li>• Option date</li><li>• Flat address</li><li>• Purchase price (resale price of the flat)</li><li>• Option Fee (between \$1 to \$1,000)</li><li>• Option Expiry Date (21 calendar days from the option day, including Saturdays, Sundays and Public Holidays. For example, if you grant an Option to the flat buyers on 1 April, the Option will expire on 22 April at 4pm)</li><li>• Names (as in NRIC) and NRIC numbers of all flat sellers and buyers</li></ul>
2	Clause 6.1(c): Option Exercise Fee
4	Clause 12: Number of days from the date of exercising the Option that you and the flat buyers have agreed to submit the resale application to HDB
8 (top half)	<ul style="list-style-type: none"><li>• Option date</li><li>• Flat address</li><li>• You and all the co-owners of your flat must sign on the OTP</li><li>• A witness may sign on the OTP (seller's salesperson or any person, aged 21 years or above, and not involved in the resale transaction)</li></ul>

Page	Sections
<b>9 (optional)</b>	Inventory list of the flat
<b>10 (optional)</b>	Authorisation for another person to receive the Acceptance of the flat buyers when they exercise the OTP

### **Granting the OTP in exchange for Option Fee**

You and all the co-owners of your flat need to sign the OTP and hand it to the flat buyers, who will pay you an Option Fee. The Option Fee is between \$1 and \$1,000, to be mutually agreed between you and the flat buyers.

Once you have granted the OTP to the flat buyers, you are not allowed to grant another OTP to other flat buyers until it expires.

### **Step 3: Buyers to exercise the OTP or allow OTP to expire**

If the flat buyers wish to purchase the flat, they must exercise the OTP during the Option Period. You have to wait for the OTP to expire before granting another OTP.

The Option Period is 21 calendar days (including Saturdays, Sundays, and Public Holidays), from the date of granting the OTP (refer to Step 2). It expires at 4pm on the 21st calendar day.

### **Flat buyers proceed with flat purchase: Exercise the OTP**

If the flat buyers wish to purchase the flat, they must exercise the OTP within the Option Period.

### **Signing and returning the OTP**

To exercise the option, the flat buyers must sign the OTP and return it to you:

**Page****Sections****8 (bottom half)**

- All flat buyers must sign on the “ACCEPTANCE” section of the OTP
- A witness may sign on the OTP (your salesperson or any person, aged 21 years or above, and not involved in the resale transaction)

**Option Exercise Fee**

When the flat buyers exercise the OTP, they need to pay you an Option Exercise Fee. The amount as stated in Step 2 is to be mutually agreed upon between you and the flat buyers .

**Flat buyers not proceeding with flat purchase: Allow OTP to expire**

If the flat buyers do not wish to proceed with the purchase, they will not exercise the OTP. The flat buyers will forfeit the Option Fee paid, and you get to keep it. You can only grant another OTP after the Option Expiry Date.

**Step 4: Submit the resale application**

After the flat buyers have exercised the OTP, you and the flat buyers must decide when to submit the respective portions of the resale application to HDB.

You and the flat buyers must both submit your respective portions of the resale application separately within both timeframes:

- i. Within the agreed number of days on page 4 of the OTP, and
- ii. Within 7 calendar days of each other’s submission

A resale application is only considered complete when HDB has received both you and the flat buyers’ respective portions of the resale application and the necessary supporting documents.

Read about submitting a [resale application](#) and what you need to do before the application is [accepted and approved](#).

Boon Kee is from Singapore. He studied in Le Wagon.



## Resale Application

Learn about submitting a resale application after your buyers have exercised the Option to Purchase, and what to expect after the submission.

## Application

After the buyers have exercised the [Option to Purchase \(OTP\)](#), you and the buyers must submit the respective portions of the resale application and the necessary supporting documents via [My Flat Dashboard](#). Salespersons may submit resale applications on behalf of their clients via [e-Resale](#) or [Estate Agent Toolkit](#) (for agencies which are subscribers).

Upon receiving the resale application and supporting documents, HDB will verify the information provided by you and the buyers. Both parties must ensure that they are eligible for the transaction.

If the application and documents are in order, we will notify you and the buyers of HDB's acceptance of the application via SMS or email. Thereafter, it will take about 8 weeks to process the application and complete the transaction.

## When to submit the resale application

You and the buyers may proceed to submit the resale application and the necessary documents after the buyers have exercised the OTP.

Both parties must submit their respective portions of the resale application and all necessary documents, according to the following time-specific requirements:

<b>(i) Submission by the second party within 7 calendar days</b>	Either you or the buyers may submit the respective portion of the resale application and the necessary documents first. Thereafter, the second party must submit their portion within 7 calendar days. If this is not done, the application will lapse and both parties have to restart the application process and pay the application fees.
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<b>(ii) Submission of application to HDB (according to Clause 12 of the OTP)</b>	<p>Under Clause 12 of the OTP, you and the buyers will agree on the timeframe to submit your resale application to us.</p> <p>This is a contractual term between you and the buyers. Any variation requires the mutual agreement of both parties.</p>
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A resale application is complete only when HDB receives both buyers' and sellers' portions of resale application and the necessary supporting documents. Otherwise, the application will lapse and both parties have to restart the application process and pay the application fees. Application fees are non-refundable.

### Information required for resale application

You have to provide the listed information when you submit the resale application

You need to provide the following information:

<b>Option to Purchase details</b>	<ul style="list-style-type: none"> <li>• Your flat address</li> <li>• Buyers' particulars (such as name and NRIC)</li> <li>• OTP serial number</li> <li>• Option Date</li> <li>• Purchase Price</li> <li>• Option Fee</li> <li>• Option Exercise Fee</li> </ul>
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	<ul style="list-style-type: none"> <li>• 'Acceptance' date</li> </ul>
<b>You and your co-owners' particulars</b>	<p>You need to verify and provide the details of all the sellers in the application form and submit supporting documents (in either PDF or JPG format). The list of documents required will be provided in <a href="#">My Flat Dashboard</a> when you submit your resale application. Do note that the information provided should be the same to those given in your Intent to Sell.</p> <p>If you need time to prepare the necessary documents, you may save your application as a draft, and retrieve your application for submission once you have prepared the necessary documents. The draft application will be available for 2 weeks.</p> <p>It is your flat buyers' and your responsibility to ensure that all the supporting documents are submitted together with the respective portions of the resale application. Incomplete documents may lead to your application being rejected, and you and the flat buyers will have to restart the application process and pay the application fees again.</p> <p>You may be required to submit the following documents (if applicable):</p> <ul style="list-style-type: none"> <li>• Identity Card or Passport (for non-citizens)</li> <li>• Duplicate Lease, if it has been issued</li> <li>• Deed of Separation, Divorce Certificate, Decree Nisi/ Interim Judgment, Certificate Making Decree Absolute/ Certificate Making Interim Judgment Absolute</li> <li>• Power of Attorney</li> <li>• Lasting Power of Attorney</li> <li>• A Letter of Consent from the Official Assignee, if applicable</li> </ul>

	<p>If one of the sellers is deceased or if you and your co-owner are divorced, read <a href="#">additional information</a> for more details on the documents required.</p>
<b>Declarations regarding your Sale</b>	<p><b>Undischarged bankrupt</b></p> <p>If you are an undischarged bankrupt, prior consent from the Official Assignee (OA) may be required before selling your flat. Read more in <a href="#">bankruptcy</a>.</p>
<b>Engaging solicitors</b>	<p>You must state in your resale application whether you are appointing HDB as your solicitors or engaging private solicitors to act for you in the conveyancing of the resale transaction.</p> <p>If you wish to appoint HDB to act for you in the sale, you can <a href="#">obtain an estimate of the HDB legal fees payable</a>. Find out more about <a href="#">payment of legal fees</a>.</p> <p>If you have an existing housing loan from the financial institution (FI), you must engage private solicitors to act for the redemption of the housing loan as well. You may wish to approach your FI to find out the list of solicitors under their panel, and check with the solicitors to get an estimate of the <a href="#">legal fees payable</a>.</p>
<b>Application for Enhanced Contra Facility</b>	<p>The Enhanced Contra Facility allows you to sell your existing flat and use the sale proceeds (comprising CPF refund and cash) to purchase another resale HDB flat.</p> <p>If you intend to apply for the Enhanced Contra Facility, you need to state so in your application form. Read more about <a href="#">Enhanced Contra Facility</a>.</p>
<b>Appointing a Power of Attorney</b>	<p>If you are unable to sign the Option to Purchase or the legal documents personally when selling a resale flat, you must appoint a Power of Attorney. Read more about appointing a <a href="#">Power of Attorney</a>.</p>

<b>Application for Temporary Extension of Stay</b>	<p>You must move out of the flat when the resale transaction is completed. If you have bought another completed property in Singapore and need more time to move out, you may arrange with your buyers to extend your stay in the flat, for up to 3 months from the completion of the resale transaction.</p> <p>Read more about <a href="#">temporary extension of stay</a>.</p>
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### Resale application fees

You and the buyers will each pay an administrative fee when submitting your respective portions of the resale application and the necessary supporting documents.

	Flat Type	
	1- and 2-room	3-room and bigger
<b>Resale Application Fee*</b> <b>(Payable by buyers and sellers)</b>	\$40	\$80
<b>Mode of Payment</b>	<p>For My Flat Dashboard:</p> <ul style="list-style-type: none"> <li>• Credit card (Visa or MasterCard)</li> <li>• NETS (using AXS)</li> <li>• PayNow (for supported banks)</li> </ul>	

\* Fees paid are non-refundable and include GST.

### **After submission of resale application**

You and the buyers have to submit your respective portion of the resale application within 7 calendar days. Otherwise, the application will be cancelled and the application fees paid are non-refundable.

Upon receiving a complete resale application and the full set of the supporting documents from you and the buyers, we will verify the eligibility of both parties, and review the supporting documents.

If the application is in order, we will notify both parties of HDB's acceptance within 28 working days, via SMS and emails. You may log in to [My Flat Dashboard](#) to view the status of your resale application.

The date of HDB's acceptance of the resale application marks the beginning of the 8 weeks processing time. The resale completion date stated in HDB's acceptance letter is the earliest possible date to complete the transaction. You and the flat sellers may mutually agree on a later date and submit the request via [MyRequest@HDB](mailto:MyRequest@HDB).

During these 8 weeks, you have to endorse documents which HDB has prepared for you through My Flat Dashboard and pay the necessary fees online. An approval for resale will be granted once the documents are endorsed and the payments made. We will notify you and the sellers of the resale completion appointment once it is scheduled.

Read more in [acceptance and approval](#).

### **Cancellation of resale application**

There may be scenarios which would result in the cancellation of your resale application.

Your application will be cancelled if:

- You or the buyers have decided to withdraw the application by giving notice in writing to us
- Your buyers do not have sufficient funds to complete the flat purchase

- The information given in the resale application is incorrect or either party has suppressed any information required (in addition to any other actions that HDB may take or penalties that HDB may impose)
- You or the buyers are not eligible to retain the application under HDB's prevailing policies
- The transaction is aborted for any reasons whatsoever

## **Application**

After the buyers have exercised the [Option to Purchase \(OTP\)](#), you and the buyers must submit the respective portions of the resale application and the necessary supporting documents via [My Flat Dashboard](#). Salespersons may submit resale applications on behalf of their clients via [e-Resale](#) or [Estate Agent Toolkit](#) (for agencies which are subscribers).

Upon receiving the resale application and supporting documents, HDB will verify the information provided by you and the buyers. Both parties must ensure that they are eligible for the transaction.

If the application and documents are in order, we will notify you and the buyers of HDB's acceptance of the application via SMS or email. Thereafter, it will take about 8 weeks to process the application and complete the transaction.

## **When to submit the resale application**

You and the buyers may proceed to submit the resale application and the necessary documents after the buyers have exercised the OTP.

Both parties must submit their respective portions of the resale application and all necessary documents, according to the following time-specific requirements:

<b>(i) Submission by the second party within 7 calendar days</b>	Either you or the buyers may submit the respective portion of the resale application and the necessary documents first. Thereafter, the second party must submit their portion within 7 calendar days. If this is not done, the application will lapse and both parties have to restart the application process and pay the application fees.
<b>(ii) Submission of application to HDB (according to Clause 12 of the OTP)</b>	<p>Under Clause 12 of the OTP, you and the buyers will agree on the timeframe to submit your resale application to us.</p> <p>This is a contractual term between you and the buyers. Any variation requires the mutual agreement of both parties.</p>

A resale application is complete only when HDB receives both buyers' and sellers' portions of resale application and the necessary supporting documents. Otherwise, the application will lapse and both parties have to restart the application process and pay the application fees. Application fees are non-refundable.

### Information required for resale application

You have to provide the listed information when you submit the resale application.

You need to provide the following information:

<b>Option to Purchase details</b>	<ul style="list-style-type: none"> <li>• Your flat address</li> <li>• Buyers' particulars (such as name and NRIC)</li> <li>• OTP serial number</li> <li>• Option Date</li> </ul>
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	<ul style="list-style-type: none"> <li>• Purchase Price</li> <li>• Option Fee</li> <li>• Option Exercise Fee</li> <li>• 'Acceptance' date</li> </ul>
<b>You and your co-owners' particulars</b>	<p>You need to verify and provide the details of all the sellers in the application form and submit supporting documents (in either PDF or JPG format). The list of documents required will be provided in <a href="#">My Flat Dashboard</a> when you submit your resale application. Do note that the information provided should be the same to those given in your Intent to Sell.</p> <p>If you need time to prepare the necessary documents, you may save your application as a draft, and retrieve your application for submission once you have prepared the necessary documents. The draft application will be available for 2 weeks.</p> <p>It is your flat buyers' and your responsibility to ensure that all the supporting documents are submitted together with the respective portions of the resale application. Incomplete documents may lead to your application being rejected, and you and the flat buyers will have to restart the application process and pay the application fees again.</p> <p>You may be required to submit the following documents (if applicable):</p> <ul style="list-style-type: none"> <li>• Identity Card or Passport (for non-citizens)</li> <li>• Duplicate Lease, if it has been issued</li> <li>• Deed of Separation, Divorce Certificate, Decree Nisi/ Interim Judgment, Certificate Making Decree Absolute/ Certificate Making Interim Judgment Absolute</li> </ul>

	<ul style="list-style-type: none"> <li>• Power of Attorney</li> <li>• Lasting Power of Attorney</li> <li>• A Letter of Consent from the Official Assignee, if applicable</li> </ul> <p>If one of the sellers is deceased or if you and your co-owner are divorced, read <a href="#">additional information</a> for more details on the documents required.</p>
<b>Declarations regarding your Sale</b>	<p><b>Undischarged bankrupt</b></p> <p>If you are an undischarged bankrupt, prior consent from the Official Assignee (OA) may be required before selling your flat. Read more in <a href="#">bankruptcy</a>.</p>
<b>Engaging solicitors</b>	<p>You must state in your resale application whether you are appointing HDB as your solicitors or engaging private solicitors to act for you in the conveyancing of the resale transaction.</p> <p>If you wish to appoint HDB to act for you in the sale, you can <a href="#">obtain an estimate of the HDB legal fees payable</a>. Find out more about <a href="#">payment of legal fees</a>.</p> <p>If you have an existing housing loan from the financial institution (FI), you must engage private solicitors to act for the redemption of the housing loan as well. You may wish to approach your FI to find out the list of solicitors under their panel, and check with the solicitors to get an estimate of the <a href="#">legal fees payable</a>.</p>
<b>Application for Enhanced Contra Facility</b>	<p>The Enhanced Contra Facility allows you to sell your existing flat and use the sale proceeds (comprising CPF refund and cash) to purchase another resale HDB flat.</p> <p>If you intend to apply for the Enhanced Contra Facility, you need to state so in your application form. Read more about <a href="#">Enhanced Contra Facility</a>.</p>

<b>Appointing a Power of Attorney</b>	If you are unable to sign the Option to Purchase or the legal documents personally when selling a resale flat, you must appoint a Power of Attorney. Read more about appointing a <a href="#">Power of Attorney</a> .
<b>Application for Temporary Extension of Stay</b>	<p>You must move out of the flat when the resale transaction is completed. If you have bought another completed property in Singapore and need more time to move out, you may arrange with your buyers to extend your stay in the flat, for up to 3 months from the completion of the resale transaction.</p> <p>Read more about <a href="#">temporary extension of stay</a>.</p>

### Resale application fees

You and the buyers will each pay an administrative fee when submitting your respective portions of the resale application and the necessary supporting documents.

	Flat Type	
	1- and 2-room	3-room and bigger
<b>Resale Application Fee*</b> <b>(Payable by buyers and sellers)</b>	\$40	\$80
<b>Mode of Payment</b>	<p>For My Flat Dashboard:</p> <ul style="list-style-type: none"> <li>• Credit card (Visa or MasterCard)</li> <li>• NETS (using AXS)</li> <li>• PayNow (for supported banks)</li> </ul>	

\* Fees paid are non-refundable and include GST.

### **After submission of resale application**

You and the buyers have to submit your respective portion of the resale application within 7 calendar days. Otherwise, the application will be cancelled, and the application fees paid are non-refundable.

Upon receiving a complete resale application and the full set of the supporting documents from you and the buyers, we will verify the eligibility of both parties, and review the supporting documents.

If the application is in order, we will notify both parties of HDB's acceptance within 28 working days, via SMS and emails. You may log in to [My Flat Dashboard](#) to view the status of your resale application.

The date of HDB's acceptance of the resale application marks the beginning of the 8 weeks processing time. The resale completion date stated in HDB's acceptance letter is the earliest possible date to complete the transaction. You and the flat sellers may mutually agree on a later date and submit the request via [MyRequest@HDB](mailto:MyRequest@HDB).

During these 8 weeks, you have to endorse documents which HDB has prepared for you through My Flat Dashboard and pay the necessary fees online. An approval for resale will be granted once the documents are endorsed and the payments made. We will notify you and the sellers of the resale completion appointment once it is scheduled.

Read more in [acceptance and approval](#).

**Cancellation of resale application**

There may be scenarios which would result in the cancellation of your resale application.

Your application will be cancelled if:

- You or the buyers have decided to withdraw the application by giving notice in writing to us
- Your buyers do not have sufficient funds to complete the flat purchase
- The information given in the resale application is incorrect or either party has suppressed any information required (in addition to any other actions that HDB may take or penalties that HDB may impose)
- You or the buyers are not eligible to retain the application under HDB's prevailing policies
- The transaction is aborted for any reasons whatsoever

## **Acceptance and Approval**

After HDB receives the complete resale application and supporting documents from you and the buyers, we will verify both parties' eligibility and review the documents. If the application and documents are in order, we will notify you and the buyers of HDB's acceptance of the application via SMS or email.

### **Flat inspection by HDB Branch**

When we accept the resale application. Technical Executives from the HDB Branch will make arrangements to inspect your flat.

The purpose of the inspection is to check if there are unauthorised renovation works in the flat that may damage HDB property and affect the structural stability of the flats/ building. The inspection is not to ascertain the value of the flat, the condition and safety of the renovation works, or compliance with any legislation in respect of any installation of fittings/ fixtures in the flat.

If there are any unauthorised renovation works in the flat, you have to rectify them before the completion of the resale transaction.

### **Acknowledge and endorse documents**

You and the buyers must endorse the documents before HDB may approve the resale application.

We will prepare the necessary documents for you and the buyers to endorse, which will be ready about 3 weeks after the application have been accepted.

Once the documents are ready, they will be posted on [My Flat Dashboard](#) and we will notify you and the buyers via SMS to log in to My Flat Dashboard to endorse the documents.

If you or the buyers do not endorse the documents within the given timeframe, the resale application may be cancelled.

If you appoint HDB as solicitors for the sale of the flat, the documents to endorse include:

- Sale proceeds computation
- Acknowledgement for Upgrading Programme, if applicable
- Spouse Consent for Sale of Flat, if applicable
  - If your spouse is an occupier of the flat, your spouse must agree to vacate the flat when the sale is completed
- Other documents, such as undertakings and forms posted on My Flat Dashboard

If you appoint your own solicitor for the purchase of the flat, the documents that you will endorse may be different from the above.

**Important notes:**

- The documents must be endorsed individually by all the sellers via My Flat Dashboard. Read through the documents before endorsing them. The documents are in PDF format and you may save a copy for reference
- You may view the status of the endorsement process via My Flat Dashboard

**Payment of fees**

After you have endorsed the documents, you must make payment for all the required fees within the notice period given by HDB.

**Legal fees**

The legal fees payable depends on the solicitor you appoint to act for you.

If you engage HDB to act for you in the sale, you can [obtain an estimate of the HDB legal fees payable](#).

**HDB is acting in the sale**

Type of Fee	Amount
<b>Legal fees</b> To HDB (Inclusive to GST)	<b>For transfer of flat ownership to buyers</b> (Based on the resale price and subject to a minimum fee of \$21.80 (inclusive of GST); fee is rounded up to the nearest dollar) <ul style="list-style-type: none"> <li>• First \$30,000: 6.75 cents per \$100 or part thereof</li> <li>• Next \$30,000: 5.40 cents per \$100 or part thereof</li> <li>• Remainder: 4.50 cents per \$100 or part thereof</li> </ul> <b>For total discharge of mortgage</b> <ul style="list-style-type: none"> <li>• 1-room flat: \$23.95</li> <li>• 2-room flat: \$35.95</li> <li>• 3-room flat: \$47.95</li> <li>• 4-room flat: \$59.95</li> <li>• 5-room flat: \$71.90</li> <li>• Executive flat/ maisonette: \$83.90</li> </ul>
<b>Registration and microfilming</b> To Registry of Land Titles and Deeds	<ul style="list-style-type: none"> <li>• Title Search Fee: \$32</li> <li>• Registration fee for total discharge of mortgage (only for lease-issued cases): \$38.30</li> </ul>



Type of Fee	Amount
<b>Miscellaneous fees</b>  To HDB  (Inclusive to GST)	\$5.45

**Private solicitors are acting in the sale**

Type of Fee	Amount
<b>Legal fees</b>  To HDB  (Inclusive to GST)	<b>For transfer of flat ownership to buyers</b> <ul style="list-style-type: none"> <li>• Not applicable</li> </ul> <b>For total discharge of mortgage</b> (If the sellers have an outstanding HDB housing loan) <ul style="list-style-type: none"> <li>• 1-room flat: \$23.95</li> <li>• 2-room flat: \$35.95</li> <li>• 3-room flat: \$47.95</li> <li>• 4-room flat: \$59.95</li> <li>• 5-room flat: \$71.90</li> <li>• Executive flat/ maisonette: \$83.90</li> </ul>

## Payment

After endorsing the resale documents, you must pay the legal fees within the notice period given by HDB:

Payment Modes	Details
Credit Card	Visa or Mastercard
NETS (using AXS) For payments less than \$9,999	Please ensure that your NETS daily withdrawal limit is sufficient to make the payment
PayNow	For supported banks

## Seller's Stamp Duty (SSD)

You may need to pay SSD when you sell or relinquish your interest in your flat within the holding period. For purchases/ ownership changes done on or after 11 March 2017, the holding period of 3 years starts on the day you acquire an interest in the HDB flat (i.e. exercise the Option to Purchase/ date of legal document). Please refer to the [Inland Revenue Authority of Singapore \(IRAS\)'s website](#) for more information.

**Note:** The SSD holding period is not the same as the minimum occupation period (MOP), and the fulfilment of one does not necessarily mean the fulfilment of the other.

## Property tax

As the seller, you must pay the flat's property tax up to the end of the year. Please submit the official tax payment receipt to us at your flat sale completion appointment.

For the amount due, please check with IRAS via their [myTax Portal](#).

## Service and Conservancy Charges

Your service and conservancy charges are to be paid up to the date of [Resale Completion](#). Please submit the confirmation letter on payment of service and conservancy charges to us at your resale completion appointment.

For the amount due, please check with your [Town Council](#).

### **Approval of resale application**

We will grant an approval for the resale transaction in 2 weeks'time after you and the buyers have endorsed the resale documents and made the necessary payments.

Both parties are advised to endorse documents and make payments promptly to prevent any delay or cancellation of the resale application.

We will notify you and the buyers of the approval via SMS and email and post the approval letter on [My Flat Dashboard](#).

The approval letter will contain instructions on what you need to do before the resale completion appointment, such as the making payment to Town Council for the service and conservancy charges.

### **Resale completion**

We will notify you and the buyers via SMS once the appointment is scheduled.

You may log in to [My Flat Dashboard](#) to view the completion letter, which provides information on what you need to prepare for the appointment, such as the documents required for the appointment.

If you have appointed HDB as solicitors for the purchase of the flat, you must attend the resale completion appointment in person at the HDB Hub.

Find out what you need to prepare before the [resale completion](#) appointment.

## **Request for Temporary Extension of Stay**

Here is an overview of the Temporary Extension of Stay:

### **TEMPORARY EXTENSION OF STAY**

A private arrangement between flat sellers and buyers that allows sellers who have bought another property more time to move out of their flat, after resale completion.

### **What are the conditions?**

- Sellers must have committed (i.e. exercised Option to Purchase or signed Sale and Purchase Agreement) to buy a completed residential property in Singapore
- Sellers must not be renting out the whole flat at time of resale application
- Sellers and buyers must agree to the extension

### **How long can the sellers stay?**

- Up to 3 months after resale completion

### **Who and when to apply?**

- Sellers make request in resale application
- Buyers state consent in resale application

**Other things to note:**

- It is advisable for both parties to have a written agreement, including any monetary compensation, on the extension
- Buyers, as owners of the flat at time of extension, must pay an administrative fee of \$20
- Buyers will have to pay Service & Conservancy Charges without rebates and property tax at non-owner-occupier residential rates during the period of extension
- Buyers' minimum occupation period will only start when they occupy the flat after the extension ends or is terminated

If you wish to request for the extension, it is advisable that you and the buyers discuss it while negotiating the sale of the flat.

The extension is subject to the buyers' agreement. If the buyers are agreeable, both parties must state in your respective portions of the resale application that there is an arrangement for the temporary extension of stay.

If there is a subsequent change with the arrangement, you may write to [MyRequest@HDB](mailto:MyRequest@HDB) to drop the request if you have applied for it.

**Agreement and indemnity**

The temporary extension of stay is a private arrangement between you and the buyers. Both parties may sign a private agreement on the terms of the extension, including any monetary compensation to be paid by you to the buyers. This agreement need not be shown to HDB.

Both parties must fulfil their respective obligations and responsibilities under the terms of the temporary extension of stay. HDB will not mediate if there is any dispute. You and the buyers have to indemnify HDB against any actions or claims for allowing their private arrangement for the temporary extension of stay by you.

## Terms and conditions for sellers

The buyers are the legal owners of the flat at the resale completion date, and you and all occupants of the flat need to move out by the completion date.

If you have committed to buy a completed property in Singapore and need more time to move out, you can arrange with the buyers for a temporary extension of stay in the flat for up to 3 months after the resale completion. The extension of stay will be terminated automatically at the end of 3 months. There will be no further extension beyond the 3 months.

<b>Conditions</b>	<p>To be eligible for the temporary extension, you must:</p> <ul style="list-style-type: none"><li>• Have committed to buy a completed property (can be another HDB flat or private residential property) in Singapore at the time of the resale application, i.e., exercised an Option to Purchase or signed a Sale and Purchase Agreement</li><li>• Not be renting out the whole flat at the time of resale application</li><li>• Be the contra party if the transactions are under the <a href="#">Enhanced Contra Facility</a></li></ul>
<b>Administrative fee and submission procedure</b>	<p>You must state in your portion of the <a href="#">resale application</a> that there is an arrangement for temporary extension of stay. You do not have to pay an administrative fee for the request.</p> <p>You must also submit the request via <a href="mailto:MyRequest@HDB">MyRequest@HDB</a> at the time of the resale application. We will then process the request and inform you and the buyers to endorse it before the extension commences on the resale completion date.</p>
<b>Additional information</b>	<p><a href="#">Terms &amp; Conditions for Temporary Extension of Stay</a> (PDF, 131KB)</p>

## Terms and conditions for buyers

The buyers are the legal owners of the flat upon the completion of the resale transaction. In agreeing to allow you the temporary extension of stay after the resale completion, buyers must fulfil some terms and conditions as owners of the flat.

<b>Conditions</b>	<p>As legal owners of the flat, buyers must pay for the costs and expenses relating to its ownership from the resale completion date, including the period of the extension of stay by the sellers.</p> <p>Some examples of the payments include:</p> <ul style="list-style-type: none"><li>• Monthly instalment for housing loan</li><li>• Service and conservancy charges (without rebates during the extension period)</li><li>• Property tax (at non-owner-occupied rates during the extension period)</li></ul>
<b>Administrative fee and submission procedure</b>	<p>The buyers must state in their portion of the <a href="#">resale application</a> that there is an arrangement for the temporary extension of stay.</p> <p>They need to pay an administrative fee of \$20 (inclusive of GST) for the request, being the future owners of the flat agreeing to the extension.</p> <p>They must also submit the request via <a href="mailto:MyRequest@HDB">MyRequest@HDB</a> at the time of the resale application. We will then process the request and inform the sellers and buyers to endorse it before the extension commences on the resale completion date.</p>
<b>Expiry and termination</b>	<p>They must inform the HDB Branch managing the flat via <a href="#">My HDBPage</a> if the extension is terminated earlier. The computation of the minimum occupation period for the new owners will commence after the extension of stay is terminated.</p>

<b>Additional information</b>	<a href="#">Terms &amp; Conditions for Temporary Extension of Stay</a> (PDF, 131KB)
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## Resale Completion

Find out what you need to prepare before you attend the resale completion appointment and what you need to do during the appointment.

### Confirmation of resale completion appointment

The resale completion is about 8 weeks after HDB's acceptance of the resale application.

We will notify you via SMS on the specific date and time of your resale completion once it is confirmed and post the information on [My Flat Dashboard](#).

If you have appointed HDB as the solicitors for the sale of the flat, you need to attend the appointment in person at the HDB Resale Office, HDB Hub.

If you have appointed private solicitors, your solicitors' representative may attend the appointment on your behalf. You need to confirm with your solicitors on the arrangement.

### Time of appointment

Buyers' Mode of Financing	Time of Appointment
HDB housing loan	Between 10am to 12pm



Buyers' Mode of Financing	Time of Appointment
Housing loan from a financial institution	Between 2pm to 5pm
Not taking a housing loan	Between 10am to 12pm or 2pm to 5pm)

### **Change of appointment date**

The resale completion appointment date stated in the application acceptance email is the earliest possible date to complete the transaction. HDB is unable to accede to any request to bring forward the completion date

If you would like to defer the resale completion, please submit a written confirmation signed by both the buyers and sellers, agreeing to the new date, via [MyRequest@HDB](mailto:MyRequest@HDB) within a week from the date of HDB's acceptance letter.

### **If you are unable to attend the resale completion appointment**

If you are unable to attend the resale completion appointment personally, for e.g. you are overseas, you can prepare a [Power of Attorney](#) to appoint another person to act on your behalf and attend the resale completion. Certified true copies of the Power of Attorney have to be submitted to HDB at least 1 week before the appointment

### **Make payments for any outstanding fees**

You must settle all outstanding payments before the resale completion appointment

You must

- Terminate all GIRO arrangements for payments relating to the flat e.g. Service and Conservancy Charges, property tax, Singapore Power etc.
- Settle any outstanding payments as advised by us:

- Pay the service and conservancy charges up to the day of resale completion date and get the Town Council to sign the confirmation letter
- Pay the property tax up to the end of the year

The confirmation letter on payment of the service and conservancy charges to be signed by the Town Council will be posted on [My Flat Dashboard](#) when the resale application is approved, and the resale completion appointment is scheduled.

When the resale completion appointment is scheduled, we will notify you via SMS to download the resale completion letter and remind on the tasks you need to complete before attending the appointment. The resale completion letter will also include the documents and items you need to bring for the appointment.

### **Deliver vacant possession of the flat**

You must vacate the flat before the resale completion appointment so that buyers can take possession of the resale flat after the appointment.

After you have vacated the flat, you have to arrange with the buyers to inspect the flat and ensure that the keys to the resale flat are available for handover to the buyers during the appointment.

### **Documents to bring for appointment**

You must bring the documents stated in the appointment letter for the resale completion appointment.

The documents required include:

- Identity cards of all sellers
- Spouse's passport and relevant visit pass/ work permit if the spouse is not a Singapore Citizen nor Singapore Permanent Resident
- Original Option to Purchase (Page 1 to 10)

- Signed confirmation letter from the Town Council on the payment of service and conservancy charges (up to the resale completion date) and property tax (up to the end of the year)
- Original duplicate lease of the flat if it has been issued to the sellers
- Full set of the keys to the flat, including the duplicates, if any

### **Attend the resale completion appointment**

Learn about what happens during the resale completion appointment.

During the resale completion you will:

- Sign the legal document to transfer the flat ownership to the buyers
- Hand over the keys
- Apportion the payment of property tax with the buyers

### **Sellers' sale proceeds**

- You will receive your cheque for the balance sale proceeds, if any, during the resale completion appointment
- HDB will arrange for the refund to your CPF account to be made within 7-14 working days from the date of the resale completion appointment
- If you have engaged a private solicitor to act for you, your solicitors will arrange the refund to your CPF account

**Please Read All the Terms and Conditions Carefully**

**TERMS AND CONDITIONS FOR TEMPORARY EXTENSION OF STAY  
BY FLAT SELLERS AFTER RESALE COMPLETION**

**1. WHO MAY BE ALLOWED A TEMPORARY EXTENSION OF STAY**

- 1.1 A Temporary Extension of Stay is only for flat Sellers who need time to move from the Flat they sold to a Property in Singapore they have bought for their next housing. The Property purchased must be completed and ready for occupation, i.e. not in the process of construction.

**2. REQUEST PROCEDURES AND REQUIREMENTS**

- 2.1 The request for Temporary Extension of Stay shall be submitted with the resale application.
- 2.2 The Sellers shall submit the following documents as proof of purchase of a completed and ready for occupation Property in Singapore:
- (i) An Option to Purchase which has been exercised or a duly executed Sales and Purchase Agreement of the Property purchased.
  - (ii) Other evidence of purchase (e.g. Confirmation of taking possession or date of taking possession of Property (in purchase documents or letter by solicitors))

**3. GENERAL CONDITIONS**

- 3.1 The Temporary Extension of Stay is a private arrangement between the Sellers and Buyers of the Flat and is a separate and distinct transaction from the resale of the Flat. In this regard, the Terms and Conditions of Sale and Purchase of an HDB Resale Flat, which govern the resale of the Flat between the Sellers and Buyers, have no application to the request for the Temporary Extension of Stay.
- 3.2 The resale of the Flat is independent of the Temporary Extension of Stay. The legal completion of the resale of the Flat will still take place regardless of the status of the Temporary Extension of Stay.
- 3.3 The Temporary Extension of Stay shall commence from the date of completion of the resale of the Flat ("Resale Completion Date") as agreed by the Buyers and Sellers.
- 3.4 The Temporary Extension of Stay period shall not be more than three (3) months from the Resale Completion Date and there shall be no further extension beyond the 3-month period.
- 3.5 In view of the private arrangement between the Sellers and Buyers for the Temporary Extension of Stay, the delivery of vacant possession condition in the Option to Purchase entered into by the Sellers and Buyers for the resale of the Flat and the Terms and Conditions of Sale and Purchase of an HDB Resale Flat shall be varied such that the Sellers shall deliver vacant possession of the Flat to the Buyers only upon the expiry or termination of the Temporary Extension of Stay.
- 3.6 The request for Temporary Extension of Stay is subject to the Buyers agreeing to allow the Sellers to stay temporarily in the Flat after the resale completion of the Flat and HDB granting approval to this private arrangement.

- 3.7 The Sellers and Buyers of the Flat may sign a private agreement between themselves on the terms of the Temporary Extension of Stay, including but not limited to terms dealing with monetary compensation and any other mutually agreed considerations. In this regard, both Sellers and Buyers understand that the resale price of the Flat cannot incorporate any intended or prospective monetary compensation for the Temporary Extension of Stay. The Sellers and Buyers also have to sign an undertaking to absolve and indemnify HDB against any liabilities incurred by HDB in approving this arrangement.
- 3.8 Either the Sellers or the Buyers may cancel the private arrangement for the Temporary Extension of Stay at any time before the completion date of the resale of Flat. Sellers and Buyers are advised to provide in their private agreement what will happen in this instance, including issues of compensation etc.
- 3.9 It is advisable for Sellers and Buyers to include in the private agreement for the Temporary Extension of Stay, a termination clause allowing either party to terminate the agreement upon receipt of a written notice of termination by either party to the other.
- 3.10 In the event that the approval granted by HDB for the Temporary Extension of Stay in the Flat is revoked, the Sellers and Buyers must terminate the Temporary Extension of Stay arrangement and the Buyers will be required to move into the Flat immediately.

#### **4. CONDITIONS TO BE MET BY SELLERS**

- 4.1 The Sellers must have committed to buy a completed Property in Singapore that is ready for occupation, i.e. have exercised an Option to Purchase or signed a Sale and Purchase Agreement. For the purchase of an HDB resale flat under the Enhanced Contra Facility, only the contra party may request for the Temporary Extension of Stay.
- 4.2 The Sellers must not be subletting the whole Flat at the time of the resale application.
- 4.3 During the Temporary Extension of Stay period, the Flat shall only be occupied by the Sellers and the authorised occupiers who are listed in HDB's records as the occupants of the flat at the time of resale of the Flat from the Sellers to the Buyers. Any approval for the Temporary Extension of Stay will not apply to other persons, including the tenants of the Sellers, if they have been subletting rooms.

#### **5 CONDITIONS TO BE MET BY BUYERS**

- 5.1 The start point for computing the requisite minimum occupation period for the purpose of resale of Flat in the open market, subletting of Flat and purchase of private residential property will be set back by the period of the Temporary Extension of Stay.
- 5.2 The Buyers (new owners) must pay for all outgoings from the Resale Completion Date, including but not limited to the commencement of servicing of the housing loan, payments of service and conservancy charges (S&CC) (without rebates) and property tax (calculated at residential tax rates), notwithstanding that they are not in physical occupation of the Flat. They must also ensure that the Sellers move out after the permitted Temporary Extension of Stay period. Should there be any infringements committed by the Sellers and/or the Buyers and/or the authorised occupiers of the Flat during the Temporary Extension of Stay period, HDB will revoke its approval for the Temporary Extension of Stay and require the Buyers to move into the Flat immediately.

- 5.3 The Buyers shall be responsible for ensuring that the Sellers and their authorised occupiers observe and comply with all the covenants in the lease and the provisions of the Housing and Development Act 1959 and all amendments made hereto, and for all infringements, if any, committed by the Sellers or the authorised occupiers during the Temporary Extension of Stay period.
- 5.4 The Buyers shall pay a revised property tax rate during the Temporary Extension of Stay period. IRAS will send a notification to the Buyers within 14 working days after the Resale Completion Date. For more information on the difference in property tax payable, please refer to the IRAS website at [www.iras.gov.sg](http://www.iras.gov.sg) > Property > Property Owners> Essential Property Tax Information for HDB Flat Owners.
- 5.5 The Buyers will not be eligible for any service and conservancy charges rebate during the Temporary Extension of Stay period.

## **6 ADMINISTRATIVE FEE AND LIABILITY FOR COSTS AND EXPENSES**

- 6.1 Upon confirmation by the Buyers and Sellers that they are proceeding with their private arrangement for the Temporary Extension of Stay by the Sellers after the resale completion of the Flat, the Buyers shall pay a non-refundable administrative fee of \$20/- (inclusive of GST) to HDB for processing and approving the request for the Temporary Extension of Stay. Apart from this, the Buyers and Sellers shall bear their own costs and expenses for entering into this Temporary Extension of Stay arrangement.

## **7 TERMINATION AND EXPIRY OF ARRANGEMENT**

- 7.1 In the event the Sellers abort the purchase of the Property, the approval granted by HDB for the Temporary Extension of Stay in the Flat shall automatically be revoked.
- 7.2 In the event that there is a termination of the Temporary Extension of Stay as privately agreed between the Buyers and the Sellers and the Sellers vacate the Flat earlier than the three (3) months period, the Buyers shall inform the HDB Branch managing the Flat by logging in with their SingPass at this page: [www.hdb.gov.sg/extension](http://www.hdb.gov.sg/extension) within 7 days of the termination.
- 7.3 During the Temporary Extension of Stay period, the Flat shall only be occupied by the Sellers and the authorised occupiers who are listed in HDB's records as the occupants of the flat at the time of resale of the Flat from the Sellers to the Buyers. In the event of non-compliance, HDB will revoke the approval for the Temporary Extension of Stay and the Buyers will be required to move into the Flat immediately
- 7.4 The Buyers shall begin occupation of the Flat at the end of the 3-month Temporary Extension of Stay period or upon the termination of the Temporary Extension of Stay within the 3-month period, whichever is earlier.
- 7.5 The Sellers shall be responsible for ensuring that they and their authorised occupiers at their own costs and expenses vacate the Flat at the end or upon the termination of the Temporary Extension of Stay.
- 7.6 In the event that the Sellers and/or the authorised occupiers do not vacate the Flat at the end or upon the termination of the Temporary Extension of Stay, the Buyers shall be required to initiate their own actions as the owners of the Flat and at their own costs and expenses to evict the Sellers and/or the authorised occupiers from the Flat.

## 8 HDB'S APPROVAL, INDEMNITY AND RIGHTS

- 8.1 Any approval granted by HDB to the Temporary Extension of Stay in the Flat is subject to the agreement of the Buyers to the Sellers' request for the Temporary Extension of Stay and both parties' commitment that this is a private arrangement between them that will take effect after the completion of the resale of the Flat and they will at their own costs and expenses fulfil their respective responsibilities under the Terms and Conditions for the Temporary Extension of Stay. In this regard, HDB will not mediate if there is a dispute between the Buyers and Sellers.
- 8.2 The Buyers and Sellers of the Flat shall not bring any actions proceedings claims or demands whatsoever against HDB and shall at all times keep HDB indemnified in full against all actions proceedings liabilities claims damages costs and expenses which may be brought against and incurred by HDB in relation to or arising from giving approval to their private arrangement for the Temporary Extension of Stay by the Sellers after the resale completion of the Flat.
- 8.3 HDB reserves the full discretion and right to:
- (i) unilaterally vary or add to the terms and conditions of the Temporary Extension of Stay. Such varied or additional terms and conditions shall take immediate effect and be binding on all parties, including the Sellers, Buyers and their Attorney/Administrator/Executor/Public Trustee/Committee/Deputy appointed by the Court;
  - (ii) revoke HDB's approval automatically if there is a breach of the terms of the Lease and provisions of the Housing and Development Act 1959;
  - (iii) revoke HDB's approval if there is a breach of the terms and conditions of this request;
  - (iv) approve or reject the request or revoke the approval to the Temporary Extension of Stay without giving any reasons whatsoever;
  - (v) inspect the Flat to verify the persons occupying or residing in the Flat;
  - (vi) revoke the approval for the Temporary Extension of Stay if it is granted as a result of any false information provided by the Buyers and/or Sellers; and
  - (vii) take legal action against the Buyers and/or Sellers jointly and severally if they had knowingly provided false information relating to the request for Temporary Extension of Stay.
- 8.4 Any approval by HDB to the private arrangement by the Buyers and Sellers for the Temporary Extension of Stay is without prejudice to HDB's right to take any action for infringement by the Buyers and/or Sellers and/or the authorised occupiers of the Flat under our Housing and Development Act 1959 and/or the terms of the Lease/Memorandum of Lease.
- 8.5. Any notice required to be served by HDB on the Flat owners shall be deemed to be sufficiently served if:-
- a. it is sent by ordinary or registered post to the Flat owners addressed to them at the Flat or the address given by Attorney/Administrator/Executor/Public Trustee/Committee/Deputy appointed by the Court, irrespective of whether the same is received or if it is returned undelivered; or
  - b. it is affixed to some conspicuous part of the Flat.

- 8.6 HDB shall have the right to rely on its own records and/or the records of any other relevant authorities to obtain or verify any information relating to or in connection with the request for the Temporary Extension of Stay. In this regard, HDB also reserves the right to write to and request information from all the Buyers and Sellers.
- 8.7 Words importing the singular number or the masculine gender herein shall include the plural number or the feminine gender where applicable.

### **CAUTION**

It is an offence for any person to give HDB false information relating to the buying or selling of an HDB flat. Any person who gives false information shall be guilty of an offence and shall be liable on conviction to a fine not exceeding \$5,000 or to imprisonment for a term not exceeding 6 months or to both.

HDB also reserves the right to debar any person who makes a false statement from buying a flat<sup>^</sup>, taking over ownership of a flat<sup>^</sup> by way of transfer, being included as an essential occupier of a flat<sup>^</sup> or taking up an HDB housing loan for a period of 5 years from the date of cancellation of the resale application or the date of approval to compulsorily acquire the flat. Any existing application registered in the HDB's rental waiting list will also be cancelled.

(<sup>^</sup>includes a unit to be bought under the Design, Build and Sell Scheme or the Executive Condominium Housing Scheme)

### **HDB'S PRIVACY POLICY**

HDB collects personal data from you to administer HDB's public housing programmes and services. We may share necessary data with other Government agencies, unless such sharing is prohibited by legislation. This is to enable us to serve you in the most convenient, efficient and effective way. We will NOT share your personal data with non-Government entities, except where such entities have been authorised to carry out specific Government services.

If you would like to find out more about HDB's Data Protection and Privacy Policy, you can visit our website [www.hdb.gov.sg](http://www.hdb.gov.sg) for more details.

**NOTE: The Terms and Conditions for Temporary Extension of Stay by Flat Sellers after Resale Completion are current at the time of update.**



## Couples and Families

Understand the eligibility conditions, the types of flats, CPF housing grants and HDB housing loan that you may apply for, based on your household type.

Apply for an [HDB Flat Eligibility \(HFE\) letter](#) via the [HDB Flat Portal](#) for a holistic understanding of your housing and financing options before you embark on your home buying journey. It will inform you upfront of your eligibility to buy a new or resale flat, as well as the amount of CPF housing grants and HDB housing loan you are eligible for.

If you and your spouse are aged 55 and above and are looking to buy a short-lease 2-room Flexi flat, or aged 65 and above and are looking to buy a Community Care Apartment (CCA), please refer to the section on [seniors](#).

If the information below does not apply to you, please [write to us](#) to share your situation. We will assess and advise you on your request.

## Fiancé and fiancée

### You are buying a flat with your fiancé or fiancée

#### Eligibility conditions

Criteria	New Flats	Resale Unclassified <sup>[2]</sup> / Standard Flats
	Resale Plus Flats	
	Resale Prime <sup>[1]</sup> Flats	

[1] Prime flats include Prime Location Public Housing (PLH) flats sold before October 2024 sales exercise. The eligibility criteria for resale Prime flats follow the prevailing BTO eligibility criteria.

[2] Unclassified resale flats refer to flats sold before October 2024 sales exercise and not classified as Standard, Plus or Prime.

Criteria	New Flats Resale Plus Flats Resale Prime <sup>[1]</sup> Flats	Resale Unclassified <sup>[2]</sup> / Standard Flats
Flat type	Up to a 5-room flat	All flat types (excluding 3Gen flats)
Citizenship	<p>You must:</p> <ul style="list-style-type: none"> <li>Be a Singapore Citizen (SC)</li> <li>Include at least 1 other SC or Singapore Permanent Resident (SPR)<sup>@</sup></li> </ul>	<p>You must:</p> <ul style="list-style-type: none"> <li>Be an SC or SPR</li> <li>Include at least 1 occupant who is an SC or SPR</li> </ul> <p>For SPR households (i.e., an SPR household with no SC applicant):</p> <ul style="list-style-type: none"> <li>All <a href="#">applicants and core occupiers</a> must have SPR status for at least 3 years</li> </ul>
Age	At least 21 years old	
Monthly household income ceiling	<p>Total income of all persons listed in the HFE letter application.</p> <p>2-room Flexi flat (99-year lease):</p> <ul style="list-style-type: none"> <li>\$7,000</li> </ul>	<p>No income ceiling</p> <p><b>Note:</b></p>

Criteria	<b>New Flats</b> <b>Resale Plus Flats</b> <b>Resale Prime<sup>[1]</sup> Flats</b>	<b>Resale Unclassified<sup>[2]</sup>/ Standard Flats</b>
	<p>3-room flat:</p> <ul style="list-style-type: none"> <li>• \$14,000 or \$7,000, depending on project. Our press release on the sales launch will specify the income ceiling for each BTO project</li> <li>• \$21,000 if buying with extended or multi-generation family in projects with \$14,000 income ceiling (refer to the <a href="#">guide</a> for more details)</li> </ul> <p>4- and 5-room flat:</p> <ul style="list-style-type: none"> <li>• \$14,000</li> <li>• \$21,000 if buying with extended or multi-generation family (refer to the <a href="#">guide</a> for more details)</li> </ul>	<p>Income ceiling applies to qualify for CPF housing grants (excluding Proximity Housing Grant) and <a href="#">HDB housing loan</a>.</p>
<b>Ownership/ interest in property in Singapore or overseas other than HDB flat</b>	<p><b>Interest or ownership in a property</b></p> <p>You are considered to own or have an interest in a property if you have acquired a property through purchase or when it is:</p> <ul style="list-style-type: none"> <li>• Acquired by gift;</li> <li>• Inherited as a beneficiary under a will or from the Intestate Succession Act;</li> </ul>	

Criteria	New Flats Resale Plus Flats Resale Prime <sup>[1]</sup> Flats	Resale Unclassified <sup>[2]</sup> / Standard Flats				
	<ul style="list-style-type: none"><li>Owned, acquired, or disposed of through nominees; or</li><li>Acquired by holding on trust for another person/ entity.</li></ul> <p>The conditions on ownership/ interest in private residential and non-residential property apply to <b>all local and overseas properties that are completed or uncompleted</b>, and include but are not limited to the following:</p> <table><tr><th>Private residential property</th><th>Non-residential property</th></tr><tr><td><p>A house, building, land that is under a residential land zoning (including land with multiple land zoning<sup>[3]</sup>), Executive Condominium (EC) unit, privatised HUDC flat and mixed use development<sup>[4]</sup>.</p><p>[3] E.g. residential with commercial at 1st storey or commercial and residential zoning.</p><p>[4] E.g. properties with a residential component, such as HDB shop with living quarters or shophouse.</p></td><td><p>A property under a non-residential land zoning and/ or the permitted use does not include housing.</p><p>This may include commercial properties (e.g. shops or offices), industrial properties, market/ hawker stalls, or vacant/ plantation/ agricultural land.</p></td></tr></table> <p><b>Private residential property</b></p> <p>All applicants and occupiers listed in the HFE letter application:</p> <ul style="list-style-type: none"><li>Must not own or have an interest in any local or overseas private residential property; and</li></ul>		Private residential property	Non-residential property	<p>A house, building, land that is under a residential land zoning (including land with multiple land zoning<sup>[3]</sup>), Executive Condominium (EC) unit, privatised HUDC flat and mixed use development<sup>[4]</sup>.</p> <p>[3] E.g. residential with commercial at 1st storey or commercial and residential zoning.</p> <p>[4] E.g. properties with a residential component, such as HDB shop with living quarters or shophouse.</p>	<p>A property under a non-residential land zoning and/ or the permitted use does not include housing.</p> <p>This may include commercial properties (e.g. shops or offices), industrial properties, market/ hawker stalls, or vacant/ plantation/ agricultural land.</p>
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<p>A house, building, land that is under a residential land zoning (including land with multiple land zoning<sup>[3]</sup>), Executive Condominium (EC) unit, privatised HUDC flat and mixed use development<sup>[4]</sup>.</p> <p>[3] E.g. residential with commercial at 1st storey or commercial and residential zoning.</p> <p>[4] E.g. properties with a residential component, such as HDB shop with living quarters or shophouse.</p>	<p>A property under a non-residential land zoning and/ or the permitted use does not include housing.</p> <p>This may include commercial properties (e.g. shops or offices), industrial properties, market/ hawker stalls, or vacant/ plantation/ agricultural land.</p>					

Criteria	New Flats Resale Plus Flats Resale Prime <sup>[1]</sup> Flats	Resale Unclassified <sup>[2]</sup> / Standard Flats						
	<ul style="list-style-type: none"><li>Must not have disposed of any private residential property in the following time period:</li></ul> <table><tr><th>Application</th><th>Disposal of private residential property</th></tr><tr><td><ul style="list-style-type: none"><li>Buying a flat from HDB</li><li>Buying a resale Plus or Prime flat</li><li>Buying a resale unclassified/ Standard flat with CPF housing grant(s)</li><li>Applying for a housing loan from HDB</li></ul></td><td>At least 30 months before HFE letter application, from the legal completion date<sup>[5]</sup></td></tr><tr><td>Buying a non-subsidised resale unclassified/ Standard flat with or without Proximity Housing Grant</td><td>At least 15 months before HFE letter application, from the legal completion date<sup>[5]</sup></td></tr></table> <p>[5] For example, if the private residential property was disposed on 1 July 2024, based on the legal completion date of disposal, you may apply for an HFE letter to buy a resale unclassified/ Standard flat without CPF housing grant(s) and an HDB housing loan on or after 1 October 2025. To apply for an HFE letter to buy a flat from HDB, or a resale Plus or Prime flat, or take an HDB housing loan, please do so on or after 1 January 2027.</p> <p>The time period requirement in the above table does not apply to Singapore citizens (and their spouses) aged 55 and above if they intend to buy:</p>		Application	Disposal of private residential property	<ul style="list-style-type: none"><li>Buying a flat from HDB</li><li>Buying a resale Plus or Prime flat</li><li>Buying a resale unclassified/ Standard flat with CPF housing grant(s)</li><li>Applying for a housing loan from HDB</li></ul>	At least 30 months before HFE letter application, from the legal completion date <sup>[5]</sup>	Buying a non-subsidised resale unclassified/ Standard flat with or without Proximity Housing Grant	At least 15 months before HFE letter application, from the legal completion date <sup>[5]</sup>
Application	Disposal of private residential property							
<ul style="list-style-type: none"><li>Buying a flat from HDB</li><li>Buying a resale Plus or Prime flat</li><li>Buying a resale unclassified/ Standard flat with CPF housing grant(s)</li><li>Applying for a housing loan from HDB</li></ul>	At least 30 months before HFE letter application, from the legal completion date <sup>[5]</sup>							
Buying a non-subsidised resale unclassified/ Standard flat with or without Proximity Housing Grant	At least 15 months before HFE letter application, from the legal completion date <sup>[5]</sup>							

Criteria	New Flats Resale Plus Flats Resale Prime <sup>[1]</sup> Flats	Resale Unclassified <sup>[2]</sup> / Standard Flats				
	<ul style="list-style-type: none"><li>• <a href="#">Short-lease 2-room Flexi flat (for those aged 55 and above) or Community Care Apartment from HDB (for those aged 65 and above)</a>; or</li><li>• 4-room or smaller non-subsidised resale unclassified/ Standard flat without an HDB housing loan. They may apply for the Proximity Housing Grant, if eligible.</li></ul> <p>These seniors must dispose of their interest in the private residential property, based on the legal completion of the disposal, within 6 months of the completion of the flat purchase. For example, if the flat purchase was completed on 1 July 2024, the legal completion of the private residential property sale must be on or before 31 December 2024.</p> <p><b>Non-residential property</b></p> <p>All applicants and occupiers listed in the HFE letter application can, as a household:</p> <table><tr><th>Application</th><th>Retention and disposal of non- residential private property</th></tr><tr><td><ul style="list-style-type: none"><li>• Buying a flat from HDB</li><li>• Buying a resale Plus or Prime flat</li><li>• Buying a resale unclassified/ Standard flat with CPF housing grant(s)</li></ul></td><td><p>Own or have an interest in up to 1 non-residential property<sup>[6]</sup> at HFE letter application</p><p>Households who own or have an interest in more than 1 non-residential property must dispose of the other non-residential properties at least 30 months (counted from the legal</p></td></tr></table>		Application	Retention and disposal of non- residential private property	<ul style="list-style-type: none"><li>• Buying a flat from HDB</li><li>• Buying a resale Plus or Prime flat</li><li>• Buying a resale unclassified/ Standard flat with CPF housing grant(s)</li></ul>	<p>Own or have an interest in up to 1 non-residential property<sup>[6]</sup> at HFE letter application</p> <p>Households who own or have an interest in more than 1 non-residential property must dispose of the other non-residential properties at least 30 months (counted from the legal</p>
Application	Retention and disposal of non- residential private property					
<ul style="list-style-type: none"><li>• Buying a flat from HDB</li><li>• Buying a resale Plus or Prime flat</li><li>• Buying a resale unclassified/ Standard flat with CPF housing grant(s)</li></ul>	<p>Own or have an interest in up to 1 non-residential property<sup>[6]</sup> at HFE letter application</p> <p>Households who own or have an interest in more than 1 non-residential property must dispose of the other non-residential properties at least 30 months (counted from the legal</p>					

Criteria	New Flats Resale Plus Flats Resale Prime <sup>[1]</sup> Flats	Resale Unclassified <sup>[2]</sup> / Standard Flats
	<ul style="list-style-type: none"> <li>Applying for a housing loan from HDB</li> </ul>	<p>completion date of the disposal of the interest) before applying for an HFE letter.</p> <p>No restriction on the number of non-residential properties.</p> <p>There is also no wait-out period to apply for an HFE letter after disposal of the non-residential properties.</p> <p>[6] This is regardless of the share of ownership in the non-residential property. If the applicants and occupiers own the same non-residential property, the household is considered as owning 1 non-residential property.</p> <p>Singapore citizens (and their spouses) aged 55 and above who own or have an interest in more than 1 non-residential property may buy a <a href="#">short-lease 2-room Flexi flat (for those aged 55 and above) or Community Care Apartment from HDB (for those aged 65 and above)</a>.</p> <p>These seniors can continue to own or retain their interest in up to 1 non-residential property after the flat purchase. They must dispose of the other non-residential properties, based on the legal completion of the disposal, within 6 months of the completion of the flat purchase. For example, if the flat purchase was completed on 1 July 2024, the legal completion of the non-residential property sale must be on or before 31 December 2024.</p>

Criteria	New Flats Resale Plus Flats Resale Prime <sup>[1]</sup> Flats	Resale Unclassified <sup>[2]</sup> / Standard Flats
<b>Previous housing subsidies</b>	<p>A subsidised housing unit refers to:</p> <ul style="list-style-type: none"> <li>• A flat bought from HDB</li> <li>• A resale flat bought on the open market with CPF housing grant(s)</li> <li>• A Design Build and Sell Scheme (DBSS) flat bought from a property developer</li> <li>• An EC unit bought from a property developer</li> <li>• Other forms of housing subsidy (e.g., enjoyed benefits under the Selective En bloc Redevelopment Scheme (SERS), privatisation of HUDC estate, etc.)</li> </ul>	<p>Any previous housing subsidy taken does not affect the eligibility to buy a resale flat.</p> <p><b>Note:</b></p> <p>The number of housing subsidies you have taken will affect your eligibility to apply for CPF housing grants. You may apply for the Proximity Housing Grant, if eligible.</p>
<b>Resale levy payable</b>	<p>If you and/ or any <a href="#">core member(s)</a> have taken a housing subsidy, you are considered a second-timer. All second-timer core member(s) will need to pay their respective resale levies<sup>[7]</sup>, if applicable, when buying a flat from HDB. Find out more on the <a href="#">resale levy payable</a>.</p> <p>If you and/ or any core members have taken 2 housing subsidies, you are not eligible to apply or be listed as a core occupier in a flat</p>	Not applicable



Criteria	New Flats Resale Plus Flats Resale Prime <sup>[1]</sup> Flats	Resale Unclassified <sup>[2]</sup> / Standard Flats
	<p>application to buy a flat from HDB<sup>[8]</sup> or resale Prime flat on the open market.</p> <p>[7] Resale levy is not applicable to buyers of resale flats.</p> <p>[8] Seniors may apply for a short-lease flat. Read <a href="#">seniors</a> for more information.</p>	
<b>Ownership/ interest in HDB flat</b>	If you or any person listed in the application owns or has an interest in any HDB flat, you must dispose of the interest in the flat, within 6 months of completing your flat purchase. This shall be based on the legal completion date of the disposal.	
<b>Undischarged bankrupt</b>	<p>If you are an undischarged bankrupt, prior consent must be obtained from the Official Assignee (OA) or the private trustee, to apply to buy:</p> <ul style="list-style-type: none"> <li>• An HDB flat that is bigger than a 5-room flat or a 3Gen flat</li> <li>• Any flat type with a net purchase price of \$500,000 or above, after taking into account any HDB subsidies or levy</li> </ul> <p>You do not need to seek prior consent from the OA or the private trustee if you are listed as an occupier of a flat.</p>	

Criteria	New Flats Resale Plus Flats Resale Prime <sup>[1]</sup> Flats	Resale Unclassified <sup>[2]</sup> / Standard Flats
<b>CPF housing grants</b>	<p>Eligible families may apply for the following CPF housing grants for their flat purchase:</p> <ul style="list-style-type: none"> <li>• <a href="#">Enhanced CPF Housing Grant (Families)</a></li> <li>• <a href="#">Step-Up CPF Housing Grant (Families)</a></li> </ul> <p>For buyers of resale Plus and Prime flats, the CPF housing grants for resale flats apply.</p>	<p>Eligible families may apply for the following CPF housing grants for their flat purchase:</p> <ul style="list-style-type: none"> <li>• <a href="#">CPF Housing Grant (Families)</a></li> <li>• <a href="#">Enhanced CPF Housing Grant (Families)</a></li> <li>• <a href="#">Step-Up CPF Housing Grant (Families)</a></li> <li>• <a href="#">Proximity Housing Grant (Families)</a></li> </ul>

@ First-timer households comprising only 1 SC and 1 or more SPR family members will have to pay a premium of \$10,000 at flat purchase. You may apply for a Citizen Top-Up of \$10,000 when any of the SPR family member obtains Singapore citizenship or when you have an SC child. Find out more information about the [Citizen Top-Up eligibility conditions](#).

### **Solemnisation of marriage**

You need to solemnise your marriage within 3 months from the completion of the flat purchase. HDB may request for a copy of your marriage certificate (where required) for verification.

If your marriage was registered overseas, please [write to us](#) to submit a copy of your marriage certificate within 3 months from the completion of the flat purchase.

**If your fiancé/ fiancée is below 21 years old**

Your fiancé/ fiancée can only be listed as a core occupier in the flat application. Before you submit an application for the [HDB Flat Eligibility \(HFE\) letter](#), please [write to us](#) with you and your fiancé/ fiancée's details, such as full name and NRIC, so that we can process your request.

**No change of persons listed in the application**

Flat applications are only valid if there are no changes to the persons listed in the application. The application will be cancelled in the event of a break-up. Please refer to the buying procedures for [new flats](#) and [resale flats](#) for more information.

**Married couples and/ or parents(s) with children****You are buying a flat as a Singapore citizen (SC) or Singapore permanent resident (SPR) household****Core family nucleus**

A household's eligibility for [housing subsidies](#) and HDB housing loan is assessed based on the core family nucleus, which is formed by the core member(s). Core members refer to the applicant(s) and occupier(s) in an HFE letter application who enable the household to qualify for a flat purchase under an eligibility scheme. All core members must remain in the flat application, and physically occupy the flat during the [minimum occupation period \(MOP\)](#) after the flat purchase. Their names cannot be removed.

Your household must comprise 1 of the following groups:

- You, your spouse and child(ren)
- You, your parents and siblings. If you are an unmarried/ widowed/ divorced SC buying a flat with parents, at least one of your parents must be an SC or SPR.
- You and your child(ren) under your legal custody, care and control (for widowed/ divorced persons). If the care and control of your child is shared with your ex-spouse, you must obtain his/ her written agreement before you may list your child in a flat application. If you face difficulties in obtaining the agreement, please [write to us](#) to share your situation and your finalised divorce documents.

You and your family may apply for a flat from HDB or buy a resale flat on the open market. If you intend to buy a 3Gen flat, refer to [multi-generation families](#).

If you are an unwed parent and would like to buy a flat with your child(ren), please [write to us](#) to share your situation. We will contact you and assess the request holistically.

### Eligibility conditions

Criteria	New Flats Resale Plus Flats Resale Prime <sup>[1]</sup> Flats	Resale Unclassified <sup>[2]</sup> / Standard Flats
<p>[1] Prime flats include Prime Location Public Housing (PLH) flats sold before October 2024 sales exercise. The eligibility criteria for resale Prime flats follow the prevailing BTO eligibility criteria.</p> <p>[2] Unclassified resale flats refer to flats sold before October 2024 sales exercise and not classified as Standard, Plus or Prime.</p>		
Flat type	Up to a 5-room flat	All flat types (excluding 3Gen flats)
Citizenship	<p>You must:</p> <ul style="list-style-type: none"><li>• Be a Singapore Citizen (SC)</li><li>• Include at least 1 other SC or Singapore Permanent Resident (SPR)<sup>@</sup></li></ul>	<p>You must:</p> <ul style="list-style-type: none"><li>• Be an SC or SPR</li><li>• Include at least 1 occupant who is an SC or SPR</li></ul> <p>For SPR households (i.e., an SPR household with no SC applicant):</p>

Criteria	New Flats Resale Plus Flats Resale Prime <sup>[1]</sup> Flats	Resale Unclassified <sup>[2]</sup> / Standard Flats
		<ul style="list-style-type: none"> <li>All <a href="#">applicants and core occupiers</a> must have SPR status for at least 3 years</li> </ul>
Age	At least 21 years old	
Monthly household income ceiling	<p>Total income of all persons listed in the HFE letter application.</p> <p>2-room Flexi flat (99-year lease):</p> <ul style="list-style-type: none"> <li>\$7,000</li> </ul> <p>3-room flat:</p> <ul style="list-style-type: none"> <li>\$14,000 or \$7,000, depending on project. Our press release on the sales launch will specify the income ceiling for each BTO project</li> <li>\$21,000 if buying with extended or multi-generation family in projects with \$14,000 income ceiling (refer to the <a href="#">guide</a> for more details)</li> </ul> <p>4- and 5-room flat:</p> <ul style="list-style-type: none"> <li>\$14,000</li> </ul>	<p>No income ceiling</p> <p><b>Note:</b></p> <p>Income ceiling applies to qualify for CPF housing grants (excluding Proximity Housing Grant) and <a href="#">HDB housing loan</a>.</p>

Criteria	New Flats Resale Plus Flats Resale Prime <sup>[1]</sup> Flats	Resale Unclassified <sup>[2]</sup> / Standard Flats
	<ul style="list-style-type: none"><li>\$21,000 if buying with extended or multi-generation family (refer to the <a href="#">guide</a> for more details)</li></ul>	
Ownership/ interest in property in Singapore or overseas other than HDB flat	<b>Interest or ownership in a property</b>	
	You are considered to own or have an interest in a property if you have acquired a property through purchase or when it is:	
	<ul style="list-style-type: none"><li>Acquired by gift;</li><li>Inherited as a beneficiary under a will or from the Intestate Succession Act;</li><li>Owned, acquired, or disposed of through nominees; or</li><li>Acquired by holding on trust for another person/ entity.</li></ul>	
	The conditions on ownership/ interest in private residential and non-residential property apply to <b>all local and overseas properties that are completed or uncompleted</b> , and include but are not limited to the following:	
	<b>Private residential property</b>	<b>Non-residential property</b>
	A house, building, land that is under a residential land zoning (including land with multiple land zoning <sup>[3]</sup> ), Executive	A property under a non-residential land zoning and/ or the permitted use does not include housing.

Criteria	New Flats Resale Plus Flats Resale Prime <sup>[1]</sup> Flats	Resale Unclassified <sup>[2]</sup> / Standard Flats				
	<p>Condominium (EC) unit, privatised HUDC flat and mixed use development<sup>[4]</sup>.</p> <p>[3] E.g. residential with commercial at 1st storey or commercial and residential zoning.</p> <p>[4] E.g. properties with a residential component, such as HDB shop with living quarters or shophouse.</p>	<p>This may include commercial properties (e.g. shops or offices), industrial properties, market/ hawker stalls, or vacant/ plantation/ agricultural land.</p>				
	<p><b>Private residential property</b></p> <p>All applicants and occupiers listed in the HFE letter application:</p> <ul style="list-style-type: none"><li>• Must not own or have an interest in any local or overseas private residential property; and</li><li>• Must not have disposed of any private residential property in the following time period:</li></ul> <table><tr><th>Application</th><th>Disposal of private residential property</th></tr><tr><td><ul style="list-style-type: none"><li>○ Buying a flat from HDB</li><li>○ Buying a resale Plus or Prime flat</li><li>○ Buying a resale unclassified/ Standard flat with CPF housing grant(s)</li></ul></td><td>At least 30 months before HFE letter application, from the legal completion date<sup>[5]</sup></td></tr></table>		Application	Disposal of private residential property	<ul style="list-style-type: none"><li>○ Buying a flat from HDB</li><li>○ Buying a resale Plus or Prime flat</li><li>○ Buying a resale unclassified/ Standard flat with CPF housing grant(s)</li></ul>	At least 30 months before HFE letter application, from the legal completion date <sup>[5]</sup>
Application	Disposal of private residential property					
<ul style="list-style-type: none"><li>○ Buying a flat from HDB</li><li>○ Buying a resale Plus or Prime flat</li><li>○ Buying a resale unclassified/ Standard flat with CPF housing grant(s)</li></ul>	At least 30 months before HFE letter application, from the legal completion date <sup>[5]</sup>					

Criteria	New Flats Resale Plus Flats Resale Prime <sup>[1]</sup> Flats	Resale Unclassified <sup>[2]</sup> / Standard Flats
	<div><div><div>○ Applying for a housing loan from HDB</div></div><div>Buying a non-subsidised resale unclassified/ Standard flat with or without Proximity Housing Grant</div></div>	<div>At least 15 months before HFE letter application, from the legal completion date<sup>[5]</sup></div>
<p>[5] For example, if the private residential property was disposed on 1 July 2024, based on the legal completion date of disposal, you may apply for an HFE letter to buy a resale unclassified/ Standard flat without CPF housing grant(s) and an HDB housing loan on or after 1 October 2025. To apply for an HFE letter to buy a flat from HDB, or a resale Plus or Prime flat, or take an HDB housing loan, please do so on or after 1 January 2027.</p> <p>The time period requirement in the above table does not apply to Singapore citizens (and their spouses) aged 55 and above if they intend to buy:</p> <ul style="list-style-type: none"><li>• <a href="#">Short-lease 2-room Flexi flat (for those aged 55 and above) or Community Care Apartment from HDB (for those aged 65 and above)</a>; or</li><li>• 4-room or smaller non-subsidised resale unclassified/ Standard flat without an HDB housing loan. They may apply for the Proximity Housing Grant, if eligible.</li></ul> <p>These seniors must dispose of their interest in the private residential property, based on the legal completion of the disposal, within 6 months of the completion of the flat purchase. For example, if the flat purchase was</p>		



Criteria	New Flats Resale Plus Flats Resale Prime <sup>[1]</sup> Flats	Resale Unclassified <sup>[2]</sup> / Standard Flats
	completed on 1 July 2024, the legal completion of the private residential property sale must be on or before 31 December 2024.	
	<b>Non-residential property</b>	
	All applicants and occupiers listed in the HFE letter application can, as a household:	
	<b>Application</b>	<b>Retention and disposal of non-residential private property</b>
	<ul style="list-style-type: none"><li>Buying a flat from HDB</li><li>Buying a resale Plus or Prime flat</li><li>Buying a resale unclassified/ Standard flat with CPF housing grant(s)</li><li>Applying for a housing loan from HDB</li></ul>	<p>Own or have an interest in up to 1 non-residential property<sup>[6]</sup> at HFE letter application</p> <p>Households who own or have an interest in more than 1 non-residential property must dispose of the other non-residential properties at least 30 months (counted from the legal completion date of the disposal of the interest) before applying for an HFE letter.</p>

Criteria	New Flats Resale Plus Flats Resale Prime <sup>[1]</sup> Flats	Resale Unclassified <sup>[2]</sup> / Standard Flats
	<p data-bbox="443 395 1285 475">Buying a non-subsidised resale unclassified/ Standard flat with or without Proximity Housing Grant</p> <p data-bbox="425 730 1841 810">[6] This is regardless of the share of ownership in the non-residential property. If the applicants and occupiers own the same non-residential property, the household is considered as owning 1 non-residential property.</p> <p data-bbox="425 842 1841 970">Singapore citizens (and their spouses) aged 55 and above who own or have an interest in more than 1 non-residential property may buy a <a href="#">short-lease 2-room Flexi flat (for those aged 55 and above)</a> or <a href="#">Community Care Apartment from HDB (for those aged 65 and above)</a>.</p> <p data-bbox="425 1002 1818 1217">These seniors can continue to own or retain their interest in up to 1 non-residential property after the flat purchase. They must dispose of the other non-residential properties, based on the legal completion of the disposal, within 6 months of the completion of the flat purchase. For example, if the flat purchase was completed on 1 July 2024, the legal completion of the non-residential property sale must be on or before 31 December 2024.</p>	<p data-bbox="1339 395 1751 475">No restriction on the number of non-residential properties.</p> <p data-bbox="1339 507 1783 683">There is also no wait-out period to apply for an HFE letter after disposal of the non-residential properties.</p>

Criteria	New Flats Resale Plus Flats Resale Prime <sup>[1]</sup> Flats	Resale Unclassified <sup>[2]</sup> / Standard Flats
<b>Previous housing subsidies</b>	<p>A subsidised housing unit refers to:</p> <ul style="list-style-type: none"> <li>• A flat bought from HDB</li> <li>• A resale flat bought on the open market with CPF housing(s)</li> <li>• A Design Build and Sell Scheme (DBSS) flat bought from a property developer</li> <li>• An EC unit bought from a property developer</li> <li>• Other forms of housing subsidy (e.g., enjoyed benefits under the Selective En bloc Redevelopment Scheme (SERS), privatisation of HUDC estate, etc.)</li> </ul>	<p>Any previous housing subsidy taken does not affect the eligibility to buy a resale flat.</p> <p><b>Note:</b></p> <p>The number of housing subsidies you have taken will affect your eligibility to apply for CPF housing grants. You may apply for the Proximity Housing Grant, if eligible.</p>
<b>Resale levy payable</b>	<p>If you and/ or any <a href="#">core member(s)</a> have taken a housing subsidy, you are considered a second-timer. All second-timer core member(s) will need to pay their respective resale levies<sup>[7]</sup>, if applicable, when buying a flat from HDB. Find out more on the <a href="#">resale levy payable</a>.</p> <p>If you and/ or any core members have taken 2 housing subsidies, you are not eligible to apply or be listed as a core occupier in a flat application to buy a flat from HDB<sup>[8]</sup> or resale Prime flat on the open market.</p>	Not applicable

Criteria	New Flats Resale Plus Flats Resale Prime <sup>[1]</sup> Flats	Resale Unclassified <sup>[2]</sup> / Standard Flats
	<p>[7] Resale levy is not applicable to buyers of resale flats.</p> <p>[8] Seniors may apply for a short-lease flat. Read <a href="#">seniors</a> for more information.</p>	
<b>Ownership/ interest in HDB flat</b>	If you or any person listed in the application owns or has an interest in any HDB flat, you must dispose of the interest in the flat, within 6 months of completing your flat purchase. This shall be based on the legal completion date of the disposal.	
<b>Undischarged bankrupt</b>	<p>If you are an undischarged bankrupt, prior consent must be obtained from the Official Assignee (OA) or the private trustee, to apply to buy:</p> <ul style="list-style-type: none"> <li>• An HDB flat that is bigger than a 5-room flat or a 3Gen flat</li> <li>• Any flat type with a net purchase price of \$500,000 or above, after taking into account any HDB subsidies or levy</li> </ul> <p>You do not need to seek prior consent from the OA or the private trustee if you are listed as an occupier of a flat.</p>	
<b>CPF housing grants</b>	<p>Eligible families may apply for the following CPF housing grants for their flat purchase:</p> <ul style="list-style-type: none"> <li>• <a href="#">Enhanced CPF Housing Grant (Families)</a></li> </ul>	<p>Eligible families may apply for the following CPF housing grants for their flat purchase:</p> <ul style="list-style-type: none"> <li>• <a href="#">CPF Housing Grant (Families)</a></li> </ul>

Criteria	New Flats Resale Plus Flats Resale Prime <sup>[1]</sup> Flats	Resale Unclassified <sup>[2]</sup> / Standard Flats
	<ul style="list-style-type: none"> <li>• <a href="#">Step-Up CPF Housing Grant (Families)</a></li> </ul> <p>Singles buying a flat with their parents may apply for the <a href="#">Enhanced CPF Housing Grant (Singles)</a>.</p> <p>For buyers of resale Plus and Prime flats, the CPF housing grants for resale flats apply.</p>	<ul style="list-style-type: none"> <li>• <a href="#">Enhanced CPF Housing Grant (Families)</a></li> <li>• <a href="#">Step-Up CPF Housing Grant (Families)</a></li> <li>• <a href="#">Proximity Housing Grant (Families)</a></li> </ul> <p>Singles buying a flat with their parents may apply for the following CPF housing grants:</p> <ul style="list-style-type: none"> <li>• <a href="#">CPF Housing Grant (Singles)</a></li> <li>• <a href="#">Enhanced CPF Housing Grant (Singles)</a></li> <li>• <a href="#">Proximity Housing Grant (Singles)</a></li> </ul>

@ First-timer households comprising only 1 SC and 1 or more SPR family members will have to pay a premium of \$10,000 at flat purchase. You may apply for a Citizen Top-Up of \$10,000 when any of the SPR family member obtains Singapore citizenship or when you have an SC child. Find out more information about the [Citizen Top-Up eligibility conditions](#).

#### Related scheme

### **Fresh Start Housing Scheme (New flats only)**

Second-timer families with children who live in a public rental flat may qualify for the [Fresh Start Housing Scheme](#).

### **Multi-generation families**

**You are buying a flat with your fiancé/ fiancée or spouse and your parents**

#### **Core family nucleus**

A household's eligibility for [housing subsidies](#) and HDB housing loan is assessed based on the core family nucleus, which is formed by the core member(s). Core members refer to the applicant(s) and occupier(s) in an HFE letter application who enable the household to qualify for a flat purchase under an eligibility scheme. All core members must remain in the flat application, and physically occupy the flat during the [minimum occupation period \(MOP\)](#) after the flat purchase. Their names cannot be removed.

You and your fiancé/ fiancée or spouse will form a core family nucleus. Together with your parents (at least one of your parents must be an SC or SPR), your household may apply for a 3Gen flat from HDB or buy a resale 3Gen flat.

If you intend to buy other flat types, please refer to:

- [Fiancé and fiancée](#)
- [Married couples and/or parent\(s\) with child\(ren\)](#)

#### **Eligibility conditions**

Criteria	New Flats	Resale Unclassified <sup>[2]</sup> / Standard Flats
	Resale Plus Flats Resale Prime <sup>[1]</sup> Flats	

[1] Prime flats include Prime Location Public Housing (PLH) flats sold before October 2024 sales exercise. The eligibility criteria for resale Prime flats follow the prevailing BTO eligibility criteria.

[2] Unclassified resale flats refer to flats sold before October 2024 sales exercise and not classified as Standard, Plus or Prime.

Flat type	Up to a 3Gen flat	All flat types
Citizenship	<p>You must:</p> <ul style="list-style-type: none"> <li>Be a Singapore Citizen (SC)</li> <li>Include at least 1 other SC or Singapore Permanent Resident (SPR)<sup>@</sup></li> </ul>	<p>You must:</p> <ul style="list-style-type: none"> <li>Be an SC or SPR</li> <li>Include at least 1 occupant who is an SC or SPR</li> </ul> <p>For SPR households (i.e., an SPR household with no SC applicant):</p> <ul style="list-style-type: none"> <li>All <a href="#">applicants and core occupiers</a> must have SPR status for at least 3 years</li> </ul>
Age	At least 21 years old	

Criteria	New Flats Resale Plus Flats Resale Prime <sup>[1]</sup> Flats	Resale Unclassified <sup>[2]</sup> / Standard Flats
Monthly household income ceiling	<p>Total income of all persons listed in the HFE letter application.</p> <p>2-room Flexi flat (99-year lease):</p> <ul style="list-style-type: none"> <li>• \$7,000</li> </ul> <p>3-room flat:</p> <ul style="list-style-type: none"> <li>• \$14,000 or \$7,000, depending on project. Our press release on the sales launch will specify the income ceiling for each BTO project</li> <li>• \$21,000 if buying with extended or multi-generation family in projects with \$14,000 income ceiling (refer to the <a href="#">guide</a> for more details)</li> </ul> <p>4- and 5-room flat:</p> <ul style="list-style-type: none"> <li>• \$14,000</li> <li>• \$21,000 if buying with extended or multi-generation family (refer to the <a href="#">guide</a> for more details)</li> </ul>	<p>No income ceiling</p> <p>Note:</p> <p>Income ceiling applies to qualify for CPF housing grants (excluding Proximity Housing Grant) and <a href="#">HDB housing loan</a>.</p>
Ownership/ interest in property in	Interest or ownership in a property	



Criteria	New Flats Resale Plus Flats Resale Prime <sup>[1]</sup> Flats	Resale Unclassified <sup>[2]</sup> / Standard Flats
Singapore or overseas other than HDB flat	You are considered to own or have an interest in a property if you have acquired a property through purchase or when it is: <ul style="list-style-type: none"><li>• Acquired by gift;</li><li>• Inherited as a beneficiary under a will or from the Intestate Succession Act;</li><li>• Owned, acquired, or disposed of through nominees; or</li><li>• Acquired by holding on trust for another person/ entity.</li></ul>	
	The conditions on ownership/ interest in private residential and non-residential property apply to all local and overseas properties that are completed or uncompleted, and include but are not limited to the following:	
	<div>Private residential property</div> <div>A house, building, land that is under a residential land zoning (including land with multiple land zoning<sup>[3]</sup>), Executive Condominium (EC) unit, privatised HUDC flat and mixed use development<sup>[4]</sup>.</div> <div>[3] E.g. residential with commercial at 1st storey or commercial and residential zoning.</div> <div>[4] E.g. properties with a residential component, such as HDB shop with living quarters or shophouse.</div>	<div>Non-residential property</div> <div>A property under a non-residential land zoning and/ or the permitted use does not include housing.</div> <div>This may include commercial properties (e.g. shops or offices),</div>

Criteria	New Flats Resale Plus Flats Resale Prime <sup>[1]</sup> Flats	Resale Unclassified <sup>[2]</sup> / Standard Flats				
	<div><div></div><div>industrial properties, market/ hawker stalls, or vacant/ plantation/ agricultural land.</div></div> <p>Private residential property</p> <p>All applicants and occupiers listed in the HFE letter application:</p> <ul style="list-style-type: none"><li>• Must not own or have an interest in any local or overseas private residential property; and</li><li>• Must not have disposed of any private residential property in the following time period:</li></ul> <table><tr><th>Application</th><th>Disposal of private residential property</th></tr><tr><td><ul style="list-style-type: none"><li>○ Buying a flat from HDB</li><li>○ Buying a resale Plus or Prime flat</li><li>○ Buying a resale unclassified/ Standard flat with CPF housing grant(s)</li><li>○ Applying for a housing loan from HDB</li></ul></td><td>At least 30 months before HFE letter application, from the legal completion date<sup>[5]</sup></td></tr></table>		Application	Disposal of private residential property	<ul style="list-style-type: none"><li>○ Buying a flat from HDB</li><li>○ Buying a resale Plus or Prime flat</li><li>○ Buying a resale unclassified/ Standard flat with CPF housing grant(s)</li><li>○ Applying for a housing loan from HDB</li></ul>	At least 30 months before HFE letter application, from the legal completion date <sup>[5]</sup>
Application	Disposal of private residential property					
<ul style="list-style-type: none"><li>○ Buying a flat from HDB</li><li>○ Buying a resale Plus or Prime flat</li><li>○ Buying a resale unclassified/ Standard flat with CPF housing grant(s)</li><li>○ Applying for a housing loan from HDB</li></ul>	At least 30 months before HFE letter application, from the legal completion date <sup>[5]</sup>					

Criteria	New Flats Resale Plus Flats Resale Prime <sup>[1]</sup> Flats	Resale Unclassified <sup>[2]</sup> / Standard Flats
	<div data-bbox="521 375 1294 566"> <p>Buying a non-subsidised resale unclassified/ Standard flat with or without Proximity Housing Grant</p> </div> <p data-bbox="421 571 1881 746">[5] For example, if the private residential property was disposed on 1 July 2024, based on the legal completion date of disposal, you may apply for an HFE letter to buy a resale unclassified/ Standard flat without CPF housing grant(s) and an HDB housing loan on or after 1 October 2025. To apply for an HFE letter to buy a flat from HDB, or a resale Plus or Prime flat, or take an HDB housing loan, please do so on or after 1 January 2027.</p> <p data-bbox="421 774 1881 858">The time period requirement in the above table does not apply to Singapore citizens (and their spouses) aged 55 and above if they intend to buy:</p> <ul data-bbox="472 885 1881 1082" style="list-style-type: none"> <li>• <a href="#">Short-lease 2-room Flexi flat (for those aged 55 and above) or Community Care Apartment from HDB (for those aged 65 and above)</a>; or</li> <li>• 4-room or smaller non-subsidised resale unclassified/ Standard flat without an HDB housing loan. They may apply for the Proximity Housing Grant, if eligible.</li> </ul> <p data-bbox="421 1114 1881 1284">These seniors must dispose of their interest in the private residential property, based on the legal completion of the disposal, within 6 months of the completion of the flat purchase. For example, if the flat purchase was completed on 1 July 2024, the legal completion of the private residential property sale must be on or before 31 December 2024.</p> <p data-bbox="421 1316 757 1353">Non-residential property</p>	<div data-bbox="1305 375 1854 566"> <p>At least 15 months before HFE letter application, from the legal completion date<sup>[5]</sup></p> </div>

Criteria	New Flats Resale Plus Flats Resale Prime <sup>[1]</sup> Flats	Resale Unclassified <sup>[2]</sup> / Standard Flats
All applicants and occupiers listed in the HFE letter application can, as a household:		
Application		Retention and disposal of non- residential private property
<ul style="list-style-type: none"><li>Buying a flat from HDB</li><li>Buying a resale Plus or Prime flat</li><li>Buying a resale unclassified/ Standard flat with CPF housing grant(s)</li><li>Applying for a housing loan from HDB</li></ul>		<p>Own or have an interest in up to 1 non-residential property<sup>[6]</sup> at HFE letter application</p> <p>Households who own or have an interest in more than 1 non-residential property must dispose of the other non-residential properties at least 30 months (counted from the legal completion date of the disposal of the interest) before applying for an HFE letter.</p>
Buying a non-subsidised resale unclassified/ Standard flat with or without Proximity Housing Grant		<p>No restriction on the number of non-residential properties.</p> <p>There is also no wait-out period to apply for an HFE letter after disposal of the non-residential properties.</p>
<p>[6] This is regardless of the share of ownership in the non-residential property. If the applicants and occupiers own the same non-residential property, the household is considered as owning 1 non-residential property.</p>		

Criteria	New Flats Resale Plus Flats Resale Prime <sup>[1]</sup> Flats	Resale Unclassified <sup>[2]</sup> / Standard Flats
	<p>Singapore citizens (and their spouses) aged 55 and above who own or have an interest in more than 1 non-residential property may buy a <a href="#">short-lease 2-room Flexi flat (for those aged 55 and above) or Community Care Apartment from HDB (for those aged 65 and above)</a>.</p> <p>These seniors can continue to own or retain their interest in up to 1 non-residential property after the flat purchase. They must dispose of the other non-residential properties, based on the legal completion of the disposal, within 6 months of the completion of the flat purchase. For example, if the flat purchase was completed on 1 July 2024, the legal completion of the non-residential property sale must be on or before 31 December 2024.</p>	
Previous housing subsidies	<p>A subsidised housing unit refers to:</p> <ul style="list-style-type: none"> <li>• A flat bought from HDB</li> <li>• A resale flat bought on the open market with CPF housing grant(s)</li> <li>• A Design Build and Sell Scheme (DBSS) flat bought from a property developer</li> <li>• An EC unit bought from a property developer</li> </ul>	<p>Any previous housing subsidy taken does not affect the eligibility to buy a resale flat.</p> <p><b>Note:</b></p> <p>The number of housing subsidies you have taken will affect your eligibility to apply for CPF housing grants. You may apply for the Proximity Housing Grant, if eligible.</p>

Criteria	New Flats Resale Plus Flats Resale Prime <sup>[1]</sup> Flats	Resale Unclassified <sup>[2]</sup> / Standard Flats
	<ul style="list-style-type: none"> <li>Other forms of housing subsidy (e.g., enjoyed benefits under the Selective En bloc Redevelopment Scheme (SERS), privatisation of HUDC estate, etc.)</li> </ul>	
Resale levy payable	<p>If you and/ or any <a href="#">core member(s)</a> have taken a housing subsidy, you are considered a second-timer. All second-timer core member(s) will need to pay their respective resale levies<sup>[7]</sup>, if applicable, when buying a flat from HDB. Find out more on the <a href="#">resale levy payable</a>.</p> <p>If you and/ or any core members have taken 2 housing subsidies, you are not eligible to apply or be listed as a core occupier in a flat application to buy a flat from HDB<sup>[8]</sup> or resale Prime flat on the open market.</p> <p>[7] Resale levy is not applicable to buyers of resale flats. [8] Seniors may apply for a short-lease flat. Read <a href="#">seniors</a> for more information.</p>	Not applicable
Ownership/ interest in HDB flat	If you or any person listed in the application owns or has an interest in any HDB flat, you must dispose of the interest in the flat, within 6 months of completing your flat purchase. This shall be based on the legal completion date of the disposal.	

Criteria	New Flats Resale Plus Flats Resale Prime <sup>[1]</sup> Flats	Resale Unclassified <sup>[2]</sup> / Standard Flats
Undischarged bankrupt	<p>If you are an undischarged bankrupt, prior consent must be obtained from the Official Assignee (OA) or the private trustee, to apply to buy:</p> <ul style="list-style-type: none"> <li>• An HDB flat that is bigger than a 5-room flat or a 3Gen flat</li> <li>• Any flat type with a net purchase price of \$500,000 or above, after taking into account any HDB subsidies or levy</li> </ul> <p>You do not need to seek prior consent from the OA or the private trustee if you are listed as an occupier of a flat.</p>	
CPF housing grants	<p>Eligible families may apply for the following CPF housing grants for their flat purchase:</p> <ul style="list-style-type: none"> <li>• <a href="#">Enhanced CPF Housing Grant (Families)</a></li> <li>• <a href="#">Step-Up CPF Housing Grant (Families)</a></li> </ul> <p>For buyers of resale Plus and Prime flats, the corresponding CPF housing grants for resale flats apply.</p>	<p>Eligible families may apply for the following CPF housing grants for their flat purchase:</p> <ul style="list-style-type: none"> <li>• <a href="#">CPF Housing Grant (Families)</a></li> <li>• <a href="#">Enhanced CPF Housing Grant (Families)</a></li> <li>• <a href="#">Step-Up CPF Housing Grant (Families)</a></li> <li>• <a href="#">Proximity Housing Grant (Families)</a></li> </ul>

@ First-timer households comprising only 1 SC and 1 or more SPR family members will have to pay a premium of \$10,000 at flat purchase. You may apply for a Citizen Top-Up of \$10,000 when your spouse obtains Singapore citizenship or when you have an SC child. Find out more information about the [Citizen Top-Up eligibility conditions](#).

### Orphaned siblings

You are buying a flat with your sibling(s) who are orphans and single

### Core family nucleus

A household's eligibility for [housing subsidies](#) and HDB housing loan is assessed based on the core family nucleus, which is formed by the core member(s). Core members refer to the applicant(s) and occupier(s) in an HFE letter application who enable the household to qualify for a flat purchase under an eligibility scheme. All core members must remain in the flat application, and physically occupy the flat during the [minimum occupation period \(MOP\)](#) after the flat purchase. Their names cannot be removed.

You and your siblings, who are orphans and single, i.e., unmarried, divorced, or widowed persons<sup>@</sup>, will form a core family nucleus and may apply for a flat from HDB or buy a resale flat on the open market with the following criteria:

- All your siblings are listed in the same application, and they are not applying for/ owning/ renting a flat separately
- At least 1 of your deceased parents was a Singapore Citizen (SC) or Singapore Permanent Resident (SPR)

@ Divorced or widowed persons who have child(ren) and can form a family unit will not qualify to buy a flat as orphaned siblings.

### Eligibility conditions



Criteria	New Flats	Resale Unclassified <sup>[2]</sup> / Standard Flats
	Resale Plus Flats Resale Prime <sup>[1]</sup> Flats	

[1] Prime flats include Prime Location Public Housing (PLH) flats sold before October 2024 sales exercise. The eligibility criteria for resale Prime flats follow the prevailing BTO eligibility criteria.

[2] Unclassified resale flats refer to flats sold before October 2024 sales exercise and not classified as Standard, Plus or Prime.

Flat type	Up to a 5-room flat	All flat types (excluding 3Gen flats)
Citizenship	<p>You must:</p> <ul style="list-style-type: none"> <li>Be a Singapore Citizen (SC)</li> <li>Include at least 1 other SC or Singapore Permanent Resident (SPR)^</li> </ul>	<p>You must:</p> <ul style="list-style-type: none"> <li>Be an SC or SPR</li> <li>Include at least 1 occupant who is an SC or SPR</li> </ul> <p>For SPR households (i.e., an SPR household with no SC applicant):</p> <ul style="list-style-type: none"> <li>All <a href="#">applicants and core occupiers</a> must have SPR status for at least 3 years</li> </ul>
Age	At least 21 years old	

Criteria	New Flats Resale Plus Flats Resale Prime <sup>[1]</sup> Flats	Resale Unclassified <sup>[2]</sup> / Standard Flats
Monthly household income ceiling	<p>Total income of all persons listed in the HFE letter application.</p> <p>2-room Flexi flat (99-year lease):</p> <ul style="list-style-type: none"> <li>• \$7,000</li> </ul> <p>3-room flat:</p> <ul style="list-style-type: none"> <li>• \$14,000 or \$7,000, depending on project. Our press release on the sales launch will specify the income ceiling for each BTO project</li> <li>• \$21,000 if buying with extended or multi-generation family in projects with \$14,000 income ceiling (refer to the <a href="#">guide</a> for more details)</li> </ul> <p>4- and 5-room flat:</p> <ul style="list-style-type: none"> <li>• \$14,000</li> <li>• \$21,000 if buying with extended or multi-generation family (refer to the <a href="#">guide</a> for more details)</li> </ul>	<p>No income ceiling</p> <p>Note:</p> <p>Income ceiling applies to qualify for CPF housing grants (excluding Proximity Housing Grant) and <a href="#">HDB housing loan</a>.</p>
Ownership/ interest in property in	Interest or ownership in a property	

Criteria	New Flats Resale Plus Flats Resale Prime <sup>[1]</sup> Flats	Resale Unclassified <sup>[2]</sup> / Standard Flats			
Singapore or overseas other than HDB flat	You are considered to own or have an interest in a property if you have acquired a property through purchase or when it is:				
	<ul style="list-style-type: none"><li>• Acquired by gift;</li><li>• Inherited as a beneficiary under a will or from the Intestate Succession Act;</li><li>• Owned, acquired, or disposed of through nominees; or</li><li>• Acquired by holding on trust for another person/ entity.</li></ul>				
	The conditions on ownership/ interest in private residential and non-residential property apply to all local and overseas properties that are completed or uncompleted, and include but are not limited to the following:				
	<table><tr><th>Private residential property</th><th>Non-residential property</th></tr><tr><td><p>A house, building, land that is under a residential land zoning (including land with multiple land zoning<sup>[3]</sup>), Executive Condominium (EC) unit, privatised HUDC flat and mixed use development<sup>[4]</sup>.</p><p>[3] E.g. residential with commercial at 1st storey or commercial and residential zoning.</p></td><td><p>A property under a non-residential land zoning and/ or the permitted use does not include housing.</p><p>This may include commercial properties (e.g. shops or offices), industrial properties, market/ hawker stalls, or vacant/ plantation/ agricultural land.</p></td></tr></table>	Private residential property	Non-residential property	<p>A house, building, land that is under a residential land zoning (including land with multiple land zoning<sup>[3]</sup>), Executive Condominium (EC) unit, privatised HUDC flat and mixed use development<sup>[4]</sup>.</p> <p>[3] E.g. residential with commercial at 1st storey or commercial and residential zoning.</p>	<p>A property under a non-residential land zoning and/ or the permitted use does not include housing.</p> <p>This may include commercial properties (e.g. shops or offices), industrial properties, market/ hawker stalls, or vacant/ plantation/ agricultural land.</p>
Private residential property	Non-residential property				
<p>A house, building, land that is under a residential land zoning (including land with multiple land zoning<sup>[3]</sup>), Executive Condominium (EC) unit, privatised HUDC flat and mixed use development<sup>[4]</sup>.</p> <p>[3] E.g. residential with commercial at 1st storey or commercial and residential zoning.</p>	<p>A property under a non-residential land zoning and/ or the permitted use does not include housing.</p> <p>This may include commercial properties (e.g. shops or offices), industrial properties, market/ hawker stalls, or vacant/ plantation/ agricultural land.</p>				

Criteria	New Flats Resale Plus Flats Resale Prime <sup>[1]</sup> Flats	Resale Unclassified <sup>[2]</sup> / Standard Flats				
	<div><div>[4] E.g. properties with a residential component, such as HDB shop with living quarters or shophouse.</div><div>Private residential property</div><div>All applicants and occupiers listed in the HFE letter application:</div><div><ul style="list-style-type: none"><li>Must not own or have an interest in any local or overseas private residential property; and</li><li>Must not have disposed of any private residential property in the following time period:</li></ul></div><table><tr><th>Application</th><th>Disposal of private residential property</th></tr><tr><td><ul style="list-style-type: none"><li>Buying a flat from HDB</li><li>Buying a resale Plus or Prime flat</li><li>Buying a resale unclassified/ Standard flat with CPF housing grant(s)</li><li>Applying for a housing loan from HDB</li></ul></td><td>At least 30 months before HFE letter application, from the legal completion date<sup>[5]</sup></td></tr></table></div>		Application	Disposal of private residential property	<ul style="list-style-type: none"><li>Buying a flat from HDB</li><li>Buying a resale Plus or Prime flat</li><li>Buying a resale unclassified/ Standard flat with CPF housing grant(s)</li><li>Applying for a housing loan from HDB</li></ul>	At least 30 months before HFE letter application, from the legal completion date <sup>[5]</sup>
Application	Disposal of private residential property					
<ul style="list-style-type: none"><li>Buying a flat from HDB</li><li>Buying a resale Plus or Prime flat</li><li>Buying a resale unclassified/ Standard flat with CPF housing grant(s)</li><li>Applying for a housing loan from HDB</li></ul>	At least 30 months before HFE letter application, from the legal completion date <sup>[5]</sup>					

Criteria	New Flats Resale Plus Flats Resale Prime <sup>[1]</sup> Flats	Resale Unclassified <sup>[2]</sup> / Standard Flats
	<div data-bbox="521 373 1294 564"> <p>Buying a non-subsidised resale unclassified/ Standard flat with or without Proximity Housing Grant</p> </div> <p data-bbox="421 564 1881 746">[5] For example, if the private residential property was disposed on 1 July 2024, based on the legal completion date of disposal, you may apply for an HFE letter to buy a resale unclassified/ Standard flat without CPF housing grant(s) and an HDB housing loan on or after 1 October 2025. To apply for an HFE letter to buy a flat from HDB, or a resale Plus or Prime flat, or take an HDB housing loan, please do so on or after 1 January 2027.</p> <p data-bbox="421 767 1881 858">The time period requirement in the above table does not apply to Singapore citizens (and their spouses) aged 55 and above if they intend to buy:</p> <ul data-bbox="472 879 1881 1082" style="list-style-type: none"> <li>• <a href="#">Short-lease 2-room Flexi flat (for those aged 55 and above) or Community Care Apartment from HDB (for those aged 65 and above)</a>; or</li> <li>• 4-room or smaller non-subsidised resale unclassified/ Standard flat without an HDB housing loan. They may apply for the Proximity Housing Grant, if eligible.</li> </ul> <p data-bbox="421 1102 1881 1284">These seniors must dispose of their interest in the private residential property, based on the legal completion of the disposal, within 6 months of the completion of the flat purchase. For example, if the flat purchase was completed on 1 July 2024, the legal completion of the private residential property sale must be on or before 31 December 2024.</p> <p data-bbox="421 1305 757 1353">Non-residential property</p>	<div data-bbox="1305 373 1854 564"> <p>At least 15 months before HFE letter application, from the legal completion date<sup>[5]</sup></p> </div>

Criteria	New Flats Resale Plus Flats Resale Prime <sup>[1]</sup> Flats	Resale Unclassified <sup>[2]</sup> / Standard Flats
All applicants and occupiers listed in the HFE letter application can, as a household:		
Application		Retention and disposal of non-residential private property
<ul style="list-style-type: none"><li>Buying a flat from HDB</li><li>Buying a resale Plus or Prime flat</li><li>Buying a resale unclassified/ Standard flat with CPF housing grant(s)</li><li>Applying for a housing loan from HDB</li></ul>		<p>Own or have an interest in up to 1 non-residential property<sup>[6]</sup> at HFE letter application</p> <p>Households who own or have an interest in more than 1 non-residential property must dispose of the other non-residential properties at least 30 months (counted from the legal completion date of the disposal of the interest) before applying for an HFE letter.</p>
Buying a non-subsidised resale unclassified/ Standard flat with or without Proximity Housing Grant		No restriction on the number of non-residential properties.

Criteria	New Flats Resale Plus Flats Resale Prime <sup>[1]</sup> Flats	Resale Unclassified <sup>[2]</sup> / Standard Flats
	<div data-bbox="423 373 1823 568" data-label="Text"> <p>There is also no wait-out period to apply for an HFE letter after disposal of the non-residential properties.</p> </div> <p data-bbox="423 568 1874 651">[6] This is regardless of the share of ownership in the non-residential property. If the applicants and occupiers own the same non-residential property, the household is considered as owning 1 non-residential property.</p> <p data-bbox="423 683 1874 810">Singapore citizens (and their spouses) aged 55 and above who own or have an interest in more than 1 non-residential property may buy a <a href="#">short-lease 2-room Flexi flat (for those aged 55 and above)</a> or <a href="#">Community Care Apartment from HDB (for those aged 65 and above)</a>.</p> <p data-bbox="423 842 1850 1058">These seniors can continue to own or retain their interest in up to 1 non-residential property after the flat purchase. They must dispose of the other non-residential properties, based on the legal completion of the disposal, within 6 months of the completion of the flat purchase. For example, if the flat purchase was completed on 1 July 2024, the legal completion of the non-residential property sale must be on or before 31 December 2024.</p>	
Previous housing subsidies	<p data-bbox="423 1123 889 1155">A subsidised housing unit refers to:</p> <ul data-bbox="472 1187 1285 1342" style="list-style-type: none"> <li>• A flat bought from HDB</li> <li>• A resale flat bought on the open market with CPF housing grant(s)</li> </ul>	<p data-bbox="1355 1123 1850 1246">Any previous housing subsidy taken does not affect the eligibility to buy a resale flat.</p> <p data-bbox="1355 1278 1429 1310">Note:</p>

Criteria	New Flats Resale Plus Flats Resale Prime <sup>[1]</sup> Flats	Resale Unclassified <sup>[2]</sup> / Standard Flats
	<ul style="list-style-type: none"> <li>• A Design Build and Sell Scheme (DBSS) flat bought from a property developer</li> <li>• An EC unit bought from a property developer</li> <li>• Other forms of housing subsidy (e.g., enjoyed benefits under the Selective En bloc Redevelopment Scheme (SERS), privatisation of HUDC estate, etc.)</li> </ul>	The number of housing subsidies you have taken will affect your eligibility to apply for CPF housing grants. You may apply for the Proximity Housing Grant, if eligible.
Resale levy payable	<p>If you and/ or any <a href="#">core member(s)</a> have taken a housing subsidy, you are considered a second-timer. All second-timer core member(s) will need to pay their respective resale levies<sup>[7]</sup>, if applicable, when buying a flat from HDB. Find out more on the <a href="#">resale levy payable</a>.</p> <p>If you and/ or any core members have taken 2 housing subsidies, you are not eligible to apply or be listed as a core occupier in a flat application to buy a flat from HDB<sup>[8]</sup> or resale Prime flat on the open market.</p> <p>[7] Resale levy is not applicable to buyers of resale flats. [8] Seniors may apply for a short-lease flat. Read <a href="#">seniors</a> for more information.</p>	Not applicable



Criteria	New Flats Resale Plus Flats Resale Prime <sup>[1]</sup> Flats	Resale Unclassified <sup>[2]</sup> / Standard Flats
Ownership/ interest in HDB flat	If you or any person listed in the application owns or has an interest in any HDB flat, you must dispose of the interest in the flat, within 6 months of completing your flat purchase. This shall be based on the legal completion date of the disposal.	
Undischarged bankrupt	<p>If you are an undischarged bankrupt, prior consent must be obtained from the Official Assignee (OA) or the private trustee, if:</p> <ul style="list-style-type: none"> <li>You are applying to buy an HDB flat that is bigger than a 5-room flat or a 3Gen flat</li> <li>You are buying any flat type with a net purchase price of \$500,000 or above, after taking into account any HDB subsidies or levy</li> </ul> <p>You do not need to seek prior consent from the OA or the private trustee if you are listed as an occupier of a flat.</p>	
CPF housing grants	<p>Eligible families may apply for the following CPF housing grant for their new flat purchase:</p> <ul style="list-style-type: none"> <li><a href="#">Enhanced CPF Housing Grant (Families)</a></li> </ul> <p>For buyers of resale Plus and Prime flats, the corresponding CPF housing grants for resale flats apply.</p>	<p>Eligible families may apply for the following CPF housing grants for their flat purchase:</p> <ul style="list-style-type: none"> <li><a href="#">CPF Housing Grant (Families)</a></li> <li><a href="#">Enhanced CPF Housing Grant (Families)</a></li> </ul>

^ First-timer households comprising only 1 SC and 1 or more SPR family members will have to pay a premium of \$10,000 at flat purchase. You may apply for a Citizen Top-Up of \$10,000 when any of the SPR family member obtains Singapore citizenship or when you have an SC child. Find out more information about the [Citizen Top-Up eligibility conditions](#).

#### Families with non-residents

You are Singapore Citizen (SC) buying a flat with your non-resident spouse or parents/ children

##### Non-resident spouse

You may apply to buy a 2-room Flexi flat from HDB, a 2-room resale Prime<sup>[1]</sup> flat, or any resale unclassified<sup>[2]</sup>/ Standard/ Plus flat (excluding 3Gen flats) on the open market with your non-resident spouse who is not an SC or Singapore Permanent Resident (SPR). If you have a child who is an SC or SPR, please refer to [married couples and/ or parent\(s\) with child\(ren\)](#).

##### Non-resident parents/ child(ren)

You may buy a resale flat (excluding 3Gen and resale Prime<sup>[1]</sup> flats) as a single, divorced, or widowed SC, with your non-resident parents/ child(ren) (under your legal custody, care, and control), who are not SC or SPR.

#### Core family nucleus

A household's eligibility for [housing subsidies](#) and HDB housing loan is assessed based on the core family nucleus, which is formed by the core member(s). Core members refer to the applicant(s) and occupier(s) in an HFE letter application who enable the household to qualify for a flat purchase under an eligibility scheme. All core members must remain in the flat application, and physically occupy the flat during the [minimum occupation period \(MOP\)](#) after the flat purchase. Their names cannot be removed.

You and your non-resident spouse/ parents/ child(ren) will form the core family nucleus.

#### Eligibility conditions

Criteria	New Flats Resale Prime <sup>[1]</sup> Flats (Only for purchase with non-resident spouse)	Resale Unclassified <sup>[2]</sup> , Standard and Plus Flats
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[1] Prime flats include Prime Location Public Housing (PLH) flats sold before October 2024 sales exercise. The eligibility criteria for resale Prime flats follow the prevailing BTO eligibility criteria.

[2] Unclassified resale flats refer to flats sold before October 2024 sales exercise and not classified as Standard, Plus or Prime.

Flat type	2-room Flexi flat	All flat types (excluding 3Gen flats)
Citizenship	<ul style="list-style-type: none"> <li>You must be an SC</li> <li>Your non-resident spouse (i.e., neither an SC nor an SPR) must be holding a valid<sup>[3]</sup> <a href="#">Visit Pass</a> or <a href="#">Work Pass</a> of any validity period, at the point of your HFE letter and new flat application</li> </ul> <p>[3] If the pass expires during the transaction to buy a new flat, it must be renewed and valid when you collect the keys to your new flat</p>	<p>You must be an SC.</p> <p>Non-resident spouse</p> <p>If you are 21 years old or above:</p> <ul style="list-style-type: none"> <li>Your spouse must have a valid<sup>[4]</sup> <a href="#">Long Term Visit Pass</a> or <a href="#">Work Pass</a> of at least 6 months from the date of issue at the point of your HFE letter and resale flat application</li> </ul> <p>If you are 35 years old or above:</p> <ul style="list-style-type: none"> <li>Your spouse must have a valid<sup>[4]</sup> <a href="#">Visit Pass</a> or <a href="#">Work Pass</a> of any validity period at the point of your HFE letter and resale flat application</li> </ul>

Criteria	New Flats Resale Prime <sup>[1]</sup> Flats (Only for purchase with non-resident spouse)	Resale Unclassified <sup>[2]</sup> , Standard and Plus Flats
		<p><b>Non-resident family members:</b></p> <ul style="list-style-type: none"> <li>• You must include one of the following family members in your HFE letter and resale flat application: <ul style="list-style-type: none"> <li>○ Your parents and siblings (if any)</li> <li>○ Children under your legal custody, care, and control (for widowed/ divorced persons)</li> </ul> </li> <li>• At least 1 parent/ child must have a valid<sup>[4]</sup> <a href="#">Long Term Visit Pass</a> or <a href="#">Work Pass</a> of at least 6 months from the date of issue at the point of your HFE letter and resale flat application</li> </ul> <p><b>[4] If the pass expires during the transaction to buy a resale flat, it must be renewed and valid when you complete the resale flat purchase</b></p>
Age of SC applicant	New flat: At least 35 years old	At least 21 years old

Criteria	New Flats Resale Prime <sup>[1]</sup> Flats (Only for purchase with non-resident spouse)	Resale Unclassified <sup>[2]</sup> , Standard and Plus Flats
	Resale flat: At least 21 years old	
Monthly household income ceiling	<p>Total income of all persons listed in the HFE letter application.</p> <p>2-room Flexi flat (99-year lease) and 2-room resale Prime flats: \$7,000</p> <p>For short-lease 2-room Flexi flat, please refer to <a href="#">seniors</a>.</p>	<p>Unclassified/ Standard flat: No income ceiling</p> <p>Plus flat: \$14,000</p> <p>Note:</p> <p>Income ceiling applies to qualify for CPF housing grants (excluding Proximity Housing Grant) and <a href="#">HDB housing loan</a>.</p>
Ownership/ interest in property in Singapore or overseas other than HDB flat	<p>Interest or ownership in a property</p> <p>You are considered to own or have an interest in a property if you have acquired a property through purchase or when it is:</p> <ul style="list-style-type: none"> <li>• Acquired by gift;</li> <li>• Inherited as a beneficiary under a will or from the Intestate Succession Act;</li> <li>• Owned, acquired, or disposed of through nominees; or</li> <li>• Acquired by holding on trust for another person/ entity.</li> </ul>	

Criteria	New Flats Resale Prime <sup>[1]</sup> Flats (Only for purchase with non-resident spouse)	Resale Unclassified <sup>[2]</sup> , Standard and Plus Flats				
	<p>The conditions on ownership/ interest in private residential and non-residential property apply to all local and overseas properties that are completed or uncompleted, and include but are not limited to the following:</p> <table><tr><th>Private residential property</th><th>Non-residential property</th></tr><tr><td><p>A house, building, land that is under a residential land zoning (including land with multiple land zoning<sup>[5]</sup>), Executive Condominium (EC) unit, privatised HUDC flat and mixed use development<sup>[6]</sup>.</p><p>[5] E.g. residential with commercial at 1st storey or commercial and residential zoning.</p><p>[6] E.g. properties with a residential component, such as HDB shop with living quarters or shophouse.</p></td><td><p>A property under a non-residential land zoning and/ or the permitted use does not include housing.</p><p>This may include commercial properties (e.g. shops or offices), industrial properties, market/ hawker stalls, or vacant/ plantation/ agricultural land.</p></td></tr></table>		Private residential property	Non-residential property	<p>A house, building, land that is under a residential land zoning (including land with multiple land zoning<sup>[5]</sup>), Executive Condominium (EC) unit, privatised HUDC flat and mixed use development<sup>[6]</sup>.</p> <p>[5] E.g. residential with commercial at 1st storey or commercial and residential zoning.</p> <p>[6] E.g. properties with a residential component, such as HDB shop with living quarters or shophouse.</p>	<p>A property under a non-residential land zoning and/ or the permitted use does not include housing.</p> <p>This may include commercial properties (e.g. shops or offices), industrial properties, market/ hawker stalls, or vacant/ plantation/ agricultural land.</p>
Private residential property	Non-residential property					
<p>A house, building, land that is under a residential land zoning (including land with multiple land zoning<sup>[5]</sup>), Executive Condominium (EC) unit, privatised HUDC flat and mixed use development<sup>[6]</sup>.</p> <p>[5] E.g. residential with commercial at 1st storey or commercial and residential zoning.</p> <p>[6] E.g. properties with a residential component, such as HDB shop with living quarters or shophouse.</p>	<p>A property under a non-residential land zoning and/ or the permitted use does not include housing.</p> <p>This may include commercial properties (e.g. shops or offices), industrial properties, market/ hawker stalls, or vacant/ plantation/ agricultural land.</p>					
	<p>Private residential property</p> <p>All applicants and occupiers listed in the HFE letter application:</p> <ul style="list-style-type: none"><li>• Must not own or have an interest in any local or overseas private residential property; and</li><li>• Must not have disposed of any private residential property in the following time period:</li></ul>					

Criteria	New Flats Resale Prime <sup>[1]</sup> Flats (Only for purchase with non-resident spouse)	Resale Unclassified <sup>[2]</sup> , Standard and Plus Flats
	Application	Disposal of private residential property
	<ul style="list-style-type: none"> <li>○ Buying a flat from HDB</li> <li>○ Buying a resale Plus or Prime flat</li> <li>○ Buying a resale unclassified/ Standard flat with CPF housing grant(s)</li> <li>○ Applying for a housing loan from HDB</li> </ul>	At least 30 months before HFE letter application, from the legal completion date <sup>[7]</sup>
	Buying a non-subsidised resale unclassified/ Standard flat with or without Proximity Housing Grant	At least 15 months before HFE letter application, from the legal completion date <sup>[7]</sup>
	<p><b>[7] For example, if the private residential property was disposed on 1 July 2024, based on the legal completion date of disposal, you may apply for an HFE letter to buy a resale unclassified/ Standard flat without CPF housing grant(s) and an HDB housing loan on or after 1 October 2025. To apply for an HFE letter to buy a flat from HDB, or a resale Plus or Prime flat, or take an HDB housing loan, please do so on or after 1 January 2027.</b></p> <p><b>The time period requirement in the above table does not apply to Singapore citizens (and their spouses) aged 55 and above if they intend to buy:</b></p>	

Criteria	New Flats Resale Prime <sup>[1]</sup> Flats (Only for purchase with non-resident spouse)	Resale Unclassified <sup>[2]</sup> , Standard and Plus Flats				
	<ul style="list-style-type: none"><li>• <a href="#">Short-lease 2-room Flexi flat (for those aged 55 and above) or Community Care Apartment from HDB (for those aged 65 and above)</a>; or</li><li>• 4-room or smaller non-subsidised resale unclassified/ Standard flat without an HDB housing loan. They may apply for the Proximity Housing Grant, if eligible.</li></ul> <p>These seniors must dispose of their interest in the private residential property, based on the legal completion of the disposal, within 6 months of the completion of the flat purchase. For example, if the flat purchase was completed on 1 July 2024, the legal completion of the private residential property sale must be on or before 31 December 2024.</p> <p>Non-residential property</p> <p>All applicants and occupiers listed in the HFE letter application can, as a household:</p> <table><tr><th>Application</th><th>Retention and disposal of non- residential private property</th></tr><tr><td><ul style="list-style-type: none"><li>• Buying a flat from HDB</li><li>• Buying a resale Plus or Prime flat</li><li>• Buying a resale unclassified/ Standard flat with CPF housing grant(s)</li></ul></td><td><p>Own or have an interest in up to 1 non-residential property<sup>[8]</sup> at HFE letter application</p><p>Households who own or have an interest in more than 1 non-residential property must dispose of the other non-residential</p></td></tr></table>		Application	Retention and disposal of non- residential private property	<ul style="list-style-type: none"><li>• Buying a flat from HDB</li><li>• Buying a resale Plus or Prime flat</li><li>• Buying a resale unclassified/ Standard flat with CPF housing grant(s)</li></ul>	<p>Own or have an interest in up to 1 non-residential property<sup>[8]</sup> at HFE letter application</p> <p>Households who own or have an interest in more than 1 non-residential property must dispose of the other non-residential</p>
Application	Retention and disposal of non- residential private property					
<ul style="list-style-type: none"><li>• Buying a flat from HDB</li><li>• Buying a resale Plus or Prime flat</li><li>• Buying a resale unclassified/ Standard flat with CPF housing grant(s)</li></ul>	<p>Own or have an interest in up to 1 non-residential property<sup>[8]</sup> at HFE letter application</p> <p>Households who own or have an interest in more than 1 non-residential property must dispose of the other non-residential</p>					



Criteria	New Flats Resale Prime <sup>[1]</sup> Flats (Only for purchase with non-resident spouse)	Resale Unclassified <sup>[2]</sup> , Standard and Plus Flats
	<ul style="list-style-type: none"> <li>Applying for a housing loan from HDB</li> </ul>	properties at least 30 months (counted from the legal completion date of the disposal of the interest) before applying for an HFE letter.
	Buying a non-subsidised resale unclassified/ Standard flat with or without Proximity Housing Grant	<p>No restriction on the number of non-residential properties.</p> <p>There is also no wait-out period to apply for an HFE letter after disposal of the non-residential properties.</p>
	<p>[8] This is regardless of the share of ownership in the non-residential property. If the applicants and occupiers own the same non-residential property, the household is considered as owning 1 non-residential property.</p> <p>Singapore citizens (and their spouses) aged 55 and above who own or have an interest in more than 1 non-residential property may buy a <a href="#">short-lease 2-room Flexi flat (for those aged 55 and above)</a> or <a href="#">Community Care Apartment from HDB (for those aged 65 and above)</a>.</p> <p>These seniors can continue to own or retain their interest in up to 1 non-residential property after the flat purchase. They must dispose of the other non-residential properties, based on the legal completion of the disposal, within 6 months of the completion of the flat purchase. For example, if the flat purchase was</p>	

Criteria	New Flats Resale Prime <sup>[1]</sup> Flats (Only for purchase with non-resident spouse)	Resale Unclassified <sup>[2]</sup> , Standard and Plus Flats
	completed on 1 July 2024, the legal completion of the non-residential property sale must be on or before 31 December 2024.	
Previous housing subsidies	<p>Only first-timer <a href="#">core member(s)</a> may qualify.</p> <p>If any <a href="#">core member(s)</a> have taken a housing subsidy, you are a second-timer and will not be eligible for another housing subsidy. A subsidised housing unit refers to:</p> <ul style="list-style-type: none"> <li>• A flat bought from HDB</li> <li>• A resale flat bought on the open market with CPF housing grant(s)</li> <li>• A Design Build and Sell Scheme (DBSS) flat bought from a property developer</li> <li>• An EC unit bought from a property developer</li> <li>• Other forms of housing subsidy (e.g., enjoyed benefits under the Selective En bloc Redevelopment Scheme (SERS), privatisation of HUDC estate, etc.)</li> </ul>	<p>Any previous housing subsidy taken does not affect the eligibility to buy a resale flat.</p> <p><b>Note:</b></p> <p>The number of housing subsidies you have taken will affect your eligibility to apply for CPF housing grants. You may apply for the Proximity Housing Grant, if eligible.</p>

Criteria	New Flats Resale Prime <sup>[1]</sup> Flats (Only for purchase with non-resident spouse)	Resale Unclassified <sup>[2]</sup> , Standard and Plus Flats
Ownership/ interest in HDB flat	If you or any person listed in the application owns or has an interest in any HDB flat, you must dispose of the interest in the flat, within 6 months of completing your flat purchase. This shall be based on the legal completion date of the disposal.	
Undischarged bankrupt	<p>If you are an undischarged bankrupt, prior consent must be obtained from the Official Assignee (OA) or the private trustee, if:</p> <ul style="list-style-type: none"> <li>• You are applying to buy an HDB flat that is bigger than a 5-room flat or a 3Gen flat</li> <li>• You are buying any flat type with a net purchase price of \$500,000 or above, after taking into account any HDB subsidies or levy</li> </ul> <p>You do not need to seek prior consent from the OA or the private trustee if you are listed as an occupier of a flat.</p>	
Additional amount payable	<p>\$15,000, incorporated into the price of the booked flat<sup>[9]</sup></p> <p>[9] This only applies to new flats purchased from HDB and does not apply to resale Prime flats.</p>	Not applicable
CPF housing grants	Eligible families may apply for the following CPF housing grant for their flat purchase:	Eligible families may apply for the following CPF housing grants for their flat purchase:

Criteria	New Flats Resale Prime <sup>[1]</sup> Flats (Only for purchase with non-resident spouse)	Resale Unclassified <sup>[2]</sup> , Standard and Plus Flats
	<ul style="list-style-type: none"> <li>• <a href="#">Enhanced CPF Housing Grant (Singles)</a></li> </ul> <p>For buyers of resale Prime flats, the CPF housing grants for resale flats apply.</p>	<ul style="list-style-type: none"> <li>• <a href="#">CPF Housing Grant (Singles)</a></li> <li>• <a href="#">Enhanced CPF Housing Grant (Singles)</a></li> <li>• <a href="#">Proximity Housing Grant (Singles)</a></li> <li>• <a href="#">Top-up Grant</a> (at a later stage if eligible)</li> </ul>

## Enhanced CPF Housing Grant (Families)

If you are a first-timer applicant, you may be eligible for the Enhanced CPF Housing Grant (EHG) to help with your new or resale flat purchase.

From 20 August 2024, first-timer families may qualify for an EHG of up to \$120,000, while a couple comprising a first-timer and second-timer may qualify for an EHG (Singles) of up to \$60,000.

If you are buying a resale flat, you must first qualify for the CPF Housing Grants for resale flats ([Families](#)) before you may be eligible for the EHG. You may also apply for the Proximity Housing Grant (PHG) ([Families](#)) if you meet the eligibility conditions.

Apply for an [HDB Flat Eligibility \(HFE\) letter](#) via the [HDB Flat Portal](#) for a holistic understanding of your housing and financing options before you embark on your home buying journey. It will inform you upfront of your eligibility to buy a new or resale flat, as well as the amount of CPF housing grants and HDB housing loan you are eligible for.

## Core family nucleus

A household's eligibility for housing subsidies and HDB housing loan is assessed based on the core family nucleus, which is formed by the core member(s). Core members refer to the applicant(s) and occupier(s) in an HFE letter application who enable the household to qualify for a flat purchase under an eligibility scheme. All core members must remain in the flat application, and physically occupy the flat during the [minimum occupation period \(MOP\)](#) after the flat purchase. Their names cannot be removed.

## Eligibility conditions

Criteria	Details
Household	<b>Assistance for</b> <ul style="list-style-type: none"><li>Couples, families, or orphaned siblings who are first-timer applicants buying an HDB resale flat</li><li>First-timer Singapore Citizen (SC) and Singapore Permanent Resident (SPR) applicants or occupiers whose fiancé/ fiancée/ spouse/ sibling has previously taken any housing subsidy</li></ul>

Criteria	Details
	<p>Refer to the following for more information on the eligibility conditions:</p> <ul style="list-style-type: none"> <li>• <a href="#">Fiancé and fiancée</a></li> <li>• <a href="#">Married couples and/or parent(s) with child(ren)</a><sup>[1]</sup></li> <li>• <a href="#">Multi-generation families</a></li> <li>• <a href="#">Orphaned siblings</a></li> </ul> <p>[1] If you are a single SC buying a flat with your parents, one or both parents must be an SC and both parents must be first-timers. Your parents must also meet all the eligibility conditions for the EHG.</p>
<b>Employment</b>	<p>You and/ or your <a href="#">core member(s)</a> must:</p> <ul style="list-style-type: none"> <li>• Have worked continuously for at least 12 months, 2 months before the HFE letter application; and</li> <li>• Be working at the time of the HFE letter application</li> </ul>
<b>Monthly household income ceiling</b>	<p>For first-timer households:</p> <ul style="list-style-type: none"> <li>• The average gross monthly household income (all applicants and occupiers) for the months worked during the 12-month period must not exceed \$9,000</li> </ul> <p>For first-timer and second-timer applicants:</p> <ul style="list-style-type: none"> <li>• Half of the average gross monthly household income (all applicants and occupiers) for the months worked during the 12-month period must not exceed \$4,500</li> </ul>

Criteria	Details
<b>Remaining lease of flat</b>	<ul style="list-style-type: none"> <li>• More than 20 years</li> <li>• Flat must have sufficient remaining lease to cover the youngest <a href="#">core member(s)</a> to the age of 95 to qualify for the full EHG amount. Otherwise, the EHG amount will be pro-rated</li> <li>• For resale flat purchase, you can get the details of a flat lease at <a href="#">HDB Map Services</a></li> </ul>
<b>Ownership/ interest in property in Singapore or overseas other than HDB flat</b>	<p><b>Interest or ownership in a property</b></p> <p>You are considered to own or have an interest in a property if you have acquired a property through purchase or when it is:</p> <ul style="list-style-type: none"> <li>• Acquired by gift;</li> <li>• Inherited as a beneficiary under a will or from the Intestate Succession Act;</li> <li>• Owned, acquired, or disposed of through nominees; or</li> <li>• Acquired by holding on trust for another person/ entity.</li> </ul> <p>The conditions on ownership/ interest in private residential and non-residential property apply to <b>all local and overseas properties that are completed or uncompleted</b>, and include but are not limited to the following:</p>

Criteria	Details					
	<table><tr><th>Private residential property</th><th>Non-residential property</th></tr><tr><td><p>A house, building, land that is under a residential land zoning (including land with multiple land zoning<sup>[2]</sup>), Executive Condominium (EC) unit, privatised HUDC flat and mixed use development<sup>[3]</sup>.</p><p>[2] E.g. residential with commercial at 1st storey or commercial and residential zoning.</p><p>[3] E.g. properties with a residential component, such as HDB shop with living quarters or shophouse.</p></td><td><p>A property under a non-residential land zoning and/ or the permitted use does not include housing.</p><p>This may include commercial properties (e.g. shops or offices), industrial properties, market/ hawker stalls, or vacant/ plantation/ agricultural land.</p></td></tr></table>	Private residential property	Non-residential property	<p>A house, building, land that is under a residential land zoning (including land with multiple land zoning<sup>[2]</sup>), Executive Condominium (EC) unit, privatised HUDC flat and mixed use development<sup>[3]</sup>.</p> <p>[2] E.g. residential with commercial at 1st storey or commercial and residential zoning.</p> <p>[3] E.g. properties with a residential component, such as HDB shop with living quarters or shophouse.</p>	<p>A property under a non-residential land zoning and/ or the permitted use does not include housing.</p> <p>This may include commercial properties (e.g. shops or offices), industrial properties, market/ hawker stalls, or vacant/ plantation/ agricultural land.</p>	
Private residential property	Non-residential property					
<p>A house, building, land that is under a residential land zoning (including land with multiple land zoning<sup>[2]</sup>), Executive Condominium (EC) unit, privatised HUDC flat and mixed use development<sup>[3]</sup>.</p> <p>[2] E.g. residential with commercial at 1st storey or commercial and residential zoning.</p> <p>[3] E.g. properties with a residential component, such as HDB shop with living quarters or shophouse.</p>	<p>A property under a non-residential land zoning and/ or the permitted use does not include housing.</p> <p>This may include commercial properties (e.g. shops or offices), industrial properties, market/ hawker stalls, or vacant/ plantation/ agricultural land.</p>					
	<p><b>Private residential property</b></p> <p>All applicants and occupiers listed in the HFE letter application:</p> <ul style="list-style-type: none"><li>• Must not own or have an interest in any local or overseas private residential property; and</li><li>• Must not have disposed of any private residential property in the last 30 months, from the legal completion date, before the HFE letter application.</li></ul> <p>For example, if the private residential property was disposed of on 1 July 2024, based on the legal completion date of disposal, you may apply for an HFE letter to buy a flat from HDB, resale Plus or Prime flat, or resale unclassified<sup>[4]</sup>/ Standard flat with CPF housing grant(s), or take an HDB housing loan on or after 1 January 2027.</p> <p>[4] Unclassified resale flats refer to flats sold before October 2024 sales exercise and not classified as Standard, Plus or Prime.</p>					



Criteria	Details
	<p><b>Non-residential property</b></p> <p>All applicants and occupiers listed in the HFE letter application can, as a household, own or have an interest in up to 1 non-residential property<sup>[5]</sup> at HFE letter application, if they wish to buy a flat from HDB, a resale Plus/ Prime<sup>[6]</sup> flat, or a resale unclassified/ Standard flat with CPF housing grant(s).</p> <p>If applicants and occupiers own or have an interest in more than 1 non-residential property, they must have disposed of the other non-residential properties at least 30 months (counted from the legal completion date of the disposal of the interest) applying for an HFE letter.</p> <p>[5] This is regardless of the share of ownership in the non-residential property. If the applicants and occupiers own the same non-residential property, the household is considered as owning 1 non-residential property.</p> <p>[6] Prime flats include Prime Location Public Housing (PLH) flats sold before October 2024 sales exercise. The eligibility criteria for resale Prime flats follow the prevailing BTO eligibility criteria.</p>
<b>Amount</b>	<p>The amount is based on the average gross monthly household income assessed over the months worked during the 12-month period, which ends 2 months preceding the month of the HFE letter application. The incomes of all working persons in the household (all applicants and occupiers) are included in the assessment. Households with lower household incomes will receive a bigger grant amount.</p> <p>Please refer to the <a href="#">average monthly household income and corresponding EHG amount</a> (PDF, 46KB).</p>
<b>Distribution and usage of EHG</b>	<p>If your household is eligible for the EHG, first-timer SC or SPR members of the <a href="#">core family nucleus</a> will receive the grant based on their eligible share. It will be credited into their CPF Ordinary Accounts.</p> <p>The EHG received by <b>core applicants</b> can be used to:</p>

Criteria	Details
	<ul style="list-style-type: none"> <li>• Offset the purchase price of the flat</li> <li>• Reduce the housing loan required for the flat purchase</li> </ul> <p>Occupiers will <b><u>not</u></b> be able to use their CPF savings (including any housing grants received) for the flat purchase, servicing of the housing loan, etc.</p>

Boon Kee is the president of Singapore.

## **CPF Housing Grants for Resale Flats (Families)**

Under the CPF Housing Grant Scheme, you may qualify for a housing subsidy of up to \$80,000 to help with the purchase of a resale flat.

In addition, you may also receive the following housing grants if you meet the respective eligibility conditions:

- [Enhanced CPF Housing Grant \(Families\)](#)
- [Proximity Housing Grant \(Families\)](#)

First-timers with non-resident family members may apply for [CPF Housing Grant for Resale Flats \(Singles\)](#).

If you have previously taken the CPF Housing Grant (Singles) for a resale flat or bought a 2-room or 2-room Flexi flat from HDB as a single, and are now married, you may apply for the Top-Up Grant.

Apply for an [HDB Flat Eligibility \(HFE\) letter](#) via the [HDB Flat Portal](#) for a holistic understanding of your housing and financing options before you embark on your home buying journey. It will inform you upfront of your eligibility to buy a new or resale flat, as well as the amount of CPF housing grants and HDB housing loan you are eligible for.

## **Core family nucleus**

A household's eligibility for housing subsidies and HDB housing loan is assessed based on the core family nucleus, which is formed by the core member(s). Core members refer to the applicant(s) and occupier(s) in an HFE letter application who enable the household to qualify for a flat purchase under an eligibility scheme. All core members must remain in the flat application, and physically occupy the flat during the [minimum occupation period \(MOP\)](#) after the flat purchase. Their names cannot be removed.

## **Eligibility conditions**

Criteria	Family Grant	Top-Up Grant
Household	<p><b>Assistance for</b></p> <ul style="list-style-type: none"> <li>Couples, families, or orphaned siblings who are first-timer applicants buying an HDB resale flat</li> <li>First-timer Singapore Citizen (SC) and Singapore Permanent Resident (SPR) applicants or occupiers whose fiancé/ fiancée/ spouse/ sibling has previously taken any housing subsidy</li> </ul> <p>Refer to the following for more information on the eligibility conditions:</p> <ul style="list-style-type: none"> <li><a href="#">Fiancé and fiancée</a></li> <li><a href="#">Married couples and/or parent(s) with child(ren)</a></li> <li><a href="#">Multi-generation families</a></li> <li><a href="#">Orphaned siblings</a></li> </ul> <p><b>Note:</b> If you are buying over your child's flat, you will not be eligible for housing grants.</p>	<p>Recipients of a <a href="#">Singles Grant</a> who bought an HDB resale flat or those who bought a 2-room or 2-room Flexi flat from HDB as:</p> <ul style="list-style-type: none"> <li>Singles (<a href="#">on their own</a>, <a href="#">with other first-timer single citizens</a> or <a href="#">with parents</a>); or</li> <li><a href="#">Families with non-resident spouse</a></li> </ul> <p>And have met one of the following conditions:</p> <ul style="list-style-type: none"> <li>Married a SC or Singapore Permanent Resident (SPR) after the flat purchase; or</li> <li>Spouse/ child has obtained Singapore citizenship or SPR status</li> </ul>
Citizenship	<p>You must:</p> <ul style="list-style-type: none"> <li>Be a SC</li> </ul>	<p>You must:</p> <ul style="list-style-type: none"> <li>Be a SC</li> </ul>

Criteria	Family Grant	Top-Up Grant
	<ul style="list-style-type: none"> <li>Include at least 1 other SC or SPR</li> </ul>	<ul style="list-style-type: none"> <li>Include your spouse or child who is a SC or SPR</li> </ul>
Age	At least 21 years old	
Household status	At least 1 <a href="#">core member(s)</a> is a first-timer to receive the housing grant. First-timer core applicants and/ or occupiers must not have taken any <a href="#">housing subsidy</a> before.	You have previously received a Singles Grant or bought a 2-room or 2-room Flexi flat as a single, with other single citizens, or with a non-resident spouse. You must not have taken any <a href="#">housing subsidy</a> other than the Singles Grant or the purchase of a 2-room or 2-room Flexi flat from HDB.
Monthly household income ceiling	Your average gross monthly household income must not exceed: <ul style="list-style-type: none"> <li>\$14,000</li> <li>\$21,000 if purchasing with an extended or multi-generation family (refer to the <a href="#">guide</a> for more details)</li> </ul>	
Ownership/ interest in property in Singapore or overseas other than HDB flat	<b>Interest or ownership in a property</b>  You are considered to own or have an interest in a property if you have acquired a property through purchase or when it is: <ul style="list-style-type: none"> <li>Acquired by gift;</li> <li>Inherited as a beneficiary under a will or from the Intestate Succession Act;</li> <li>Owned, acquired, or disposed of through nominees; or</li> </ul>	

Criteria	Family Grant	Top-Up Grant				
	<ul style="list-style-type: none"><li>Acquired by holding on trust for another person/ entity.</li></ul> <p>The conditions on ownership/ interest in private residential and non-residential property apply to <b>all local and overseas properties that are completed or uncompleted</b>, and include but are not limited to the following:</p> <table><tr><th>Private residential property</th><th>Non-residential property</th></tr><tr><td><p>A house, building, land that is under a residential land zoning (including land with multiple land zoning<sup>[1]</sup>), Executive Condominium (EC) unit, privatised HUDC flat and mixed use development<sup>[2]</sup>.</p><p>[1] E.g. residential with commercial at 1st storey or commercial and residential zoning.</p><p>[2] E.g. properties with a residential component, such as HDB shop with living quarters or shophouse.</p></td><td><p>A property under a non-residential land zoning and/ or the permitted use does not include housing.</p><p>This may include commercial properties (e.g. shops or offices), industrial properties, market/ hawker stalls, or vacant/ plantation/ agricultural land.</p></td></tr></table> <p><b>Private residential property</b></p> <p>All applicants and occupiers listed in the HFE letter application:</p> <ul style="list-style-type: none"><li>Must not own or have an interest in any local or overseas private residential property; and</li><li>Must not have disposed of any private residential property in the last 30 months, from the legal completion date, before the HFE letter application.</li></ul>		Private residential property	Non-residential property	<p>A house, building, land that is under a residential land zoning (including land with multiple land zoning<sup>[1]</sup>), Executive Condominium (EC) unit, privatised HUDC flat and mixed use development<sup>[2]</sup>.</p> <p>[1] E.g. residential with commercial at 1st storey or commercial and residential zoning.</p> <p>[2] E.g. properties with a residential component, such as HDB shop with living quarters or shophouse.</p>	<p>A property under a non-residential land zoning and/ or the permitted use does not include housing.</p> <p>This may include commercial properties (e.g. shops or offices), industrial properties, market/ hawker stalls, or vacant/ plantation/ agricultural land.</p>
Private residential property	Non-residential property					
<p>A house, building, land that is under a residential land zoning (including land with multiple land zoning<sup>[1]</sup>), Executive Condominium (EC) unit, privatised HUDC flat and mixed use development<sup>[2]</sup>.</p> <p>[1] E.g. residential with commercial at 1st storey or commercial and residential zoning.</p> <p>[2] E.g. properties with a residential component, such as HDB shop with living quarters or shophouse.</p>	<p>A property under a non-residential land zoning and/ or the permitted use does not include housing.</p> <p>This may include commercial properties (e.g. shops or offices), industrial properties, market/ hawker stalls, or vacant/ plantation/ agricultural land.</p>					

Criteria	Family Grant	Top-Up Grant
	<p>For example, if the private residential property was disposed of on 1 January 2024, based on the legal completion date of disposal, you may apply for an HFE letter to buy a flat from HDB, resale Plus or Prime flat, or resale unclassified<sup>[3]</sup>/ Standard flat with CPF housing grant(s), or take an HDB housing loan on or after 1 July 2026.</p> <p>[3] Unclassified resale flats refer to flats sold before October 2024 sales exercise and not classified as Standard, Plus or Prime.</p> <p><b>Non-residential property</b></p> <p>All applicants and occupiers listed in the HFE letter application can, as a household, own or have an interest in up to 1 non-residential property<sup>[4]</sup> at HFE letter application, if they wish to buy a flat from HDB, a resale Plus/ Prime<sup>[5]</sup> flat, or a resale unclassified/ Standard flat with CPF housing grant(s).</p> <p>If applicants and occupiers own or have an interest in more than 1 non-residential property, they must have disposed of the other non-residential properties at least 30 months (counted from the legal completion date of the disposal of the interest) applying for an HFE letter.</p> <p>[4] This is regardless of the share of ownership in the non-residential property. If the applicants and occupiers own the same non-residential property, the household is considered as owning 1 non-residential property.</p> <p>[5] Prime flats include Prime Location Public Housing (PLH) flats sold before October 2024 sales exercise. The eligibility criteria for resale Prime flats follow the prevailing BTO eligibility criteria.</p>	
<b>Flat type</b>	2-room or bigger	
<b>Remaining lease of flat</b>	<ul style="list-style-type: none"> <li>More than 20 years</li> </ul>	

Criteria	Family Grant	Top-Up Grant
	<ul style="list-style-type: none"> <li>You can get the details of a flat lease at <a href="#">HDB Map Services</a></li> </ul>	
Qualifying period	Not applicable	You must submit your application for Top-Up Grant within 6 months of your marriage registration or spouse/ child becoming a SC/ SPR.
Amount	<p><b>First-timer households</b></p> <p>Buying a 2- to 4-room resale flat:</p> <ul style="list-style-type: none"> <li>SC/ SC: \$80,000</li> <li>SC/ SPR: \$70,000</li> </ul> <p>Buying a 5-room or bigger resale flat:</p> <ul style="list-style-type: none"> <li>SC/ SC: \$50,000</li> <li>SC/ SPR: \$40,000</li> </ul> <p><b>First-timer and second-timer couples</b></p> <p>Buying a 2- to 4-room resale flat:</p> <ul style="list-style-type: none"> <li>\$40,000</li> </ul> <p>Buying a 5-room or bigger resale flat:</p> <ul style="list-style-type: none"> <li>\$25,000</li> </ul>	<p>The Top-Up Grant amount is up to:</p> <ul style="list-style-type: none"> <li>The difference between the prevailing Family Grant and the <a href="#">Singles Grant</a> that you have previously received for your resale flat; or</li> <li>\$15,000 if you have bought a 2-room Flexi flat from HDB.</li> </ul>



Criteria	Family Grant	Top-Up Grant
<b>Distribution and usage of housing grant</b>	<p>If your household is eligible for the Family Grant or Top-Up Grant, first-timer SC or SPR members of the <a href="#">core family nucleus</a> will receive the grant based on their eligible share. It will be credited into their CPF Ordinary Accounts.</p> <p>The Family Grant or Top-Up Grant received by <b>core applicants</b> can be used to:</p> <ul style="list-style-type: none"> <li>• Offset the purchase price of the flat</li> <li>• Reduce the housing loan required for the flat purchase</li> </ul> <p>Occupiers will <b>not</b> be able to use their CPF savings (including any housing grants received) for the flat purchase, servicing of the housing loan, etc.</p>	

## Step-Up CPF Housing Grant (Families)

If you and your family are second-timer applicants, you may apply for the Step-Up CPF Housing Grant of \$15,000 to help with your new or resale flat purchase.

If you are buying a resale flat, you may also apply for a [Proximity Housing Grant](#).

Apply for an [HDB Flat Eligibility \(HFE\) letter](#) via the [HDB Flat Portal](#) for a holistic understanding of your housing and financing options before you embark on your home buying journey. It will inform you upfront of your eligibility to buy a new or resale flat, as well as the amount of CPF housing grants and HDB housing loan you are eligible for.

## Core family nucleus

A household's eligibility for housing subsidies and HDB housing loan is assessed based on the core family nucleus, which is formed by the core member(s). Core members refer to the applicant(s) and occupier(s) in an HFE letter application who enable the household to qualify for a flat purchase under an eligibility scheme. All core members must remain in the flat application, and physically occupy the flat during the [minimum occupation period \(MOP\)](#) after the flat purchase. Their names cannot be removed.

## Eligibility conditions

Criteria	Details			
Household	<b>Assistance for</b>			
	Married couples or families who have taken 1 housing subsidy and meet the following conditions:			
	<table><tr><th>Current Flat Type</th><th>Next Flat Purchase</th></tr><tr><td>2-room Standard flat, that is:</td><td>3-room Standard flat or 3-room unclassified<sup>[1]</sup> flat in a non-mature estate from HDB or on the open market</td></tr></table>	Current Flat Type	Next Flat Purchase	2-room Standard flat, that is:
Current Flat Type	Next Flat Purchase			
2-room Standard flat, that is:	3-room Standard flat or 3-room unclassified <sup>[1]</sup> flat in a non-mature estate from HDB or on the open market			

Criteria	Details
	<div data-bbox="456 284 1841 1362"> <ul style="list-style-type: none"> <li>Bought from HDB after October 2024</li> </ul> <p>or</p> <ul style="list-style-type: none"> <li>Bought on the open market with CPF housing grant(s)</li> </ul> <p>2-room unclassified<sup>[1]</sup> flat in a non-mature estate that is:</p> <ul style="list-style-type: none"> <li>Bought from HDB after October 1995</li> </ul> <p>or</p> <ul style="list-style-type: none"> <li>Bought on the open market with CPF housing grant(s)</li> </ul> <p>Flat under the <a href="#">Public Rental Scheme</a></p> </div> <div data-bbox="990 1034 1742 1311"> <p>The following flat types:</p> <p>From HDB</p> <ul style="list-style-type: none"> <li>2-room Flexi or 3-room Standard flat</li> <li>2-room Flexi or 3-room unclassified<sup>[1]</sup> flat in a non-mature estate</li> </ul> </div>

Criteria	Details
	<div> <div></div> <div> <p>On the open market</p> <ul style="list-style-type: none"> <li>• 2-room or 3-room Standard flat</li> <li>• 2-room or 3-room unclassified<sup>[1]</sup> flat in a non-mature estate</li> </ul> </div> </div> <p>[1] Unclassified flats refer to flats sold before October 2024 sales exercise and not classified as Standard, Plus or Prime.</p> <p>Non-mature estates include Bukit Batok, Bukit Panjang, Choa Chu Kang, Hougang, Jurong East, Jurong West, Punggol, Sembawang, Sengkang, Tengah, Woodlands, and Yishun.</p> <p>Refer to <a href="#">married couples and/ or parent(s) with child(ren)</a> for more information on the eligibility conditions to buy a flat.</p>
<b>Employment</b>	<p>You and/ or your <a href="#">core member(s)</a> must:</p> <ul style="list-style-type: none"> <li>• Have worked continuously for at least 12 months, 2 months before the HFE letter application; and</li> <li>• Be working at the time of the HFE letter application</li> </ul>
<b>Monthly household income ceiling</b>	<p>The average gross monthly household income (all applicants and occupiers) for the months worked during the 12-month period must not exceed \$7,000.</p>

Criteria	Details
<b>Remaining lease of next flat (applicable to resale flats)</b>	<ul style="list-style-type: none"> <li>• More than 20 years</li> <li>• Flat must have sufficient remaining lease to cover the youngest <a href="#">core member(s)</a> to the age of 95</li> </ul>
<b>Ownership/ interest in property in Singapore or overseas other than HDB flat</b>	<p><b>Interest or ownership in a property</b></p> <p>You are considered to own or have an interest in a property if you have acquired a property through purchase or when it is:</p> <ul style="list-style-type: none"> <li>• Acquired by gift;</li> <li>• Inherited as a beneficiary under a will or from the Intestate Succession Act;</li> <li>• Owned, acquired, or disposed of through nominees; or</li> <li>• Acquired by holding on trust for another person/ entity.</li> </ul> <p>The conditions on ownership/ interest in private residential and non-residential property apply to <b>all local and overseas properties that are completed or uncompleted</b>, and include but are not limited to the following:</p>

Criteria	Details	
	Private residential property	Non-residential property
	<p>A house, building, land that is under a residential land zoning (including land with multiple land zoning<sup>[2]</sup>), Executive Condominium (EC) unit, privatised HUDC flat and mixed use development<sup>[3]</sup>.</p> <p>[2] E.g. residential with commercial at 1st storey or commercial and residential zoning.</p> <p>[3] E.g. properties with a residential component, such as HDB shop with living quarters or shophouse.</p>	<p>A property under a non-residential land zoning and/ or the permitted use does not include housing.</p> <p>This may include commercial properties (e.g. shops or offices), industrial properties, market/ hawker stalls, or vacant/ plantation/ agricultural land.</p>
	<p><b>Private residential property</b></p> <p>All applicants and occupiers listed in the HFE letter application:</p> <ul style="list-style-type: none"> <li>• Must not own or have an interest in any local or overseas private residential property; and</li> <li>• Must not have disposed of any private residential property in the last 30 months, from the legal completion date, before the HFE letter application.</li> </ul> <p>For example, if the private residential property was disposed of on 1 July 2024, based on the legal completion date of disposal, you may apply for an HFE letter to buy a flat from HDB, resale Plus or Prime flat, or resale unclassified/ Standard flat with CPF housing grant(s), or take an HDB housing loan on or after 1 January 2027.</p> <p><b>Non-residential property</b></p>	

Criteria	Details
	<p>All applicants and occupiers listed in the HFE letter application can, as a household, own or have an interest in up to 1 non-residential property<sup>[4]</sup> at HFE letter application, if they wish to buy a flat from HDB, a resale Plus/ Prime<sup>[5]</sup> flat, or a resale unclassified/ Standard flat with CPF housing grant(s).</p> <p>If applicants and occupiers own or have an interest in more than 1 non-residential property, they must have disposed of the other non-residential properties at least 30 months (counted from the legal completion date of the disposal of the interest) applying for an HFE letter.</p> <p>[4] This is regardless of the share of ownership in the non-residential property. If the applicants and occupiers own the same non-residential property, the household is considered as owning 1 non-residential property.</p> <p>[5] Prime flats include Prime Location Public Housing (PLH) flats sold before October 2024 sales exercise. The eligibility criteria for resale Prime flats follow the prevailing BTO eligibility criteria.</p>
<b>Distribution and usage of Step-Up CPF Housing Grant</b>	<p>If your household is eligible for the Step-Up CPF Housing Grant, SC or SPR members of the <a href="#">core family nucleus</a> will receive the grant based on their eligible share. It will be credited into their CPF Ordinary Accounts.</p> <p>The Step-Up CPF Housing Grant received by <b>core applicants</b> can be used to:</p> <ul style="list-style-type: none"> <li>• Offset the purchase price of the flat</li> <li>• Reduce the housing loan required for the flat purchase</li> </ul> <p>Occupiers will <b>not</b> be able to use their CPF savings (including any housing grants received) for the flat purchase, servicing of the housing loan, etc.</p>

## Proximity Housing Grant (Families)

If you are buying a resale flat to live with or near your parents/ child, you may apply for the following Proximity Housing Grant (PHG):

- \$30,000 to live with your parents/ child
- \$20,000 to live near your parents/ child (within 4km)

You may also receive the following housing grants if you meet the eligibility conditions:

- [CPF Housing Grants for Resale Flats \(Families\)](#)
- [Enhanced CPF Housing Grant \(Families\)](#)
- [Step-Up CPF Housing Grant](#)

Apply for an [HDB Flat Eligibility \(HFE\) letter](#) via the [HDB Flat Portal](#) for a holistic understanding of your housing and financing options before you embark on your home buying journey. It will inform you upfront of your eligibility to purchase a new or resale flat, as well as the amount of CPF housing grants and HDB housing loan you are eligible for.

## Eligibility conditions

Criteria	Details
Assistance for	<p>Couples or families who have not taken the PHG previously.</p> <p>Refer to the following for more information on the eligibility conditions to buy a flat:</p> <ul style="list-style-type: none"><li>• <a href="#">Fiancé and fiancée</a></li><li>• <a href="#">Married couples and/or parent(s) with child(ren)</a></li><li>• <a href="#">Multi-generation families</a></li></ul>



Criteria	Details		
	<ul style="list-style-type: none"> <li><a href="#">Families with non-residents</a></li> </ul> <p><b>Notes:</b></p> <ul style="list-style-type: none"> <li>If you are a single aged 35 years or above and buying a flat to live with your parents, please see <a href="#">Proximity Housing Grant (Singles)</a></li> <li>Parents buying over their child's flat will not be eligible for the PHG</li> </ul>		
<b>Citizenship</b>	<p>You must:</p> <ul style="list-style-type: none"> <li>Be a Singapore Citizen (SC)</li> <li>Include at least 1 other SC or Singapore Permanent Resident (SPR)</li> </ul>		
<b>Age</b>	At least 21 years old		
<b>Conditions for parents/ child helping applicants to qualify for PHG</b>	<b>Criteria</b>	<b>Parents or Married Child</b>	<b>Single Child</b>
	<b>Age</b>	Not applicable	35 years old or above
	<b>Citizenship</b>	At least an SPR	
	<b>Marital status</b>	<b>Parents:</b> Married, widowed or divorced	Unmarried, widowed or divorced

Criteria	Details		
		Child: Married	
	Proximity condition	<ul style="list-style-type: none"><li>Your parents/ child will live with you in the resale flat you intend to buy. They must be included in the resale flat application and must physically occupy the flat during the <a href="#">minimum occupation period (MOP)</a> after the flat purchase. Their names cannot be removed.</li></ul> <p>or</p> <ul style="list-style-type: none"><li>Your parents/ child live in an HDB flat or private residential property that is within 4km<sup>^</sup> of the resale flat you intend to buy. If they do not own the property that they live in, the property must be owner-occupied by immediate family members, i.e. child or adopted child, parent(s) or parent(s)-in-law, and/ or siblings.</li></ul> <p><sup>^</sup> Your parents/ child must observe the proximity rule during the minimum occupation period after the flat purchase. Read more in <a href="#">conditions after buying</a>.</p>	
Remaining lease of flat	<ul style="list-style-type: none"><li>More than 20 years</li><li>You can get the details of a flat lease at <a href="#">HDB Map Services</a></li></ul>		

## Seniors

Understand the eligibility conditions to purchase flats designed to meet the housing needs of seniors and the CPF housing grants you may apply for, if you are a Singapore citizen aged 55 and above.

Apply for an [HDB Flat Eligibility \(HFE\) letter](#) via the [HDB Flat Portal](#) for a holistic understanding of your housing and financing options before you embark on your home buying journey. It will inform you upfront of your eligibility to buy a new or resale flat, as well as the amount of CPF housing grants and HDB housing loan you are eligible for.

If the information below does not apply to you, please [write to us](#). We will assess your request holistically.

## Short-lease 2-room Flexi flat and community care apartment

**You may buy a short-lease 2-room Flexi flat or Community Care Apartment from HDB**

### Core family nucleus

A household's eligibility for [housing subsidies](#) is assessed based on the core family nucleus, which is formed by the core member(s). Core members refer to the applicant(s) and occupier(s) in an HFE letter application who enable the household to qualify for a flat purchase under an eligibility scheme. All core members must remain in the flat application, and physically occupy the flat during the [minimum occupation period \(MOP\)](#) after the flat purchase. Their names cannot be removed.

**You may buy a short-lease 2-room Flexi flat or Community Care Apartment from HDB on your own as a core applicant. If you are including 1 of the following groups, they will be considered as part of the core family nucleus:**

- With your fiancé/ fiancée or spouse
- With your parent(s) or child(ren)
- With your siblings who are orphans and single, i.e. unmarried/ widowed/ divorced persons<sup>@</sup>

- With your non-resident spouse
- With other unrelated single citizens

@ Divorced or widowed persons who have child(ren) and can form a family unit will not qualify to buy a flat as orphaned siblings.

#### Eligibility conditions

Criteria	Short-lease 2-room Flexi Flats	Community Care Apartments						
Flat type	<p>2-room Flexi flat (lease from 15 to 45 years in 5-year increments)</p> <p>Read more about <a href="#">short-lease 2-room Flexi flat</a> and view the show flats of different interior designs:</p> <ul style="list-style-type: none"><li>• <a href="#">Type 1</a></li><li>• <a href="#">Type 2</a></li></ul>	<p>Community Care Apartment (lease from 15 to 35 years in 5-year increments)</p> <p>Read more about the features of <a href="#">Community Care Apartments</a>.</p>						
Citizenship	<p>You must be a Singapore Citizen (SC). Additionally, if you are applying with:</p> <table><tr><th>Other applicants and occupiers</th><th>Citizenship</th></tr><tr><td>Your fiancé/ fiancée or spouse</td><td>He/ she must be an SC or Singapore Permanent Resident (SPR) and included as a <a href="#">core member</a></td></tr><tr><td>Your parent(s) or child(ren)</td><td>At least 1 of them must be an SC or SPR</td></tr></table>		Other applicants and occupiers	Citizenship	Your fiancé/ fiancée or spouse	He/ she must be an SC or Singapore Permanent Resident (SPR) and included as a <a href="#">core member</a>	Your parent(s) or child(ren)	At least 1 of them must be an SC or SPR
Other applicants and occupiers	Citizenship							
Your fiancé/ fiancée or spouse	He/ she must be an SC or Singapore Permanent Resident (SPR) and included as a <a href="#">core member</a>							
Your parent(s) or child(ren)	At least 1 of them must be an SC or SPR							

Criteria	Short-lease 2-room Flexi Flats	Community Care Apartments
	Your siblings who are orphans and unmarried/ widowed/ divorced	At least 1 of them must be an SC or SPR
	Your non-resident spouse	As your spouse is not an SC and not an SPR, he/ she must be included as a <a href="#">core occupier</a>
	An unrelated single who is unmarried/ widowed/ divorced (up to 4 co-applicants are allowed)	He/ she must be an SC and included as a <a href="#">core applicant</a>
Age	All buyers and their spouses must be at least 55 years old at the time of HFE letter application.	All buyers and their spouses must be at least 65 years old at the time of HFE letter application.
Remaining lease of flat	The chosen lease must be able to last all buyers and their spouses until at least age 95, computed at the time of HFE letter application.	
Monthly household income ceiling	\$14,000	

Criteria	Short-lease 2-room Flexi Flats	Community Care Apartments
Property ownership	<p>If you or any person listed in the HFE letter application owns or has an interest in any local or overseas private residential property, you must dispose of your interest in the private residential property, based on the legal completion of the disposal<sup>[1]</sup>, within 6 months of the completion of the flat purchase.</p> <p>If you or any person listed in the HFE letter application owns or has an interest in more than 1 non-residential property, you must dispose of the other non-residential properties, based on the legal completion of the disposal<sup>[1]</sup>, within 6 months of the completion of the flat purchase.</p> <p>[1] For example, if the flat purchase was completed on 1 July 2024, the legal completion of the private residential property or non-residential property sale must be on or before 31 December 2024.</p>	
Previous housing subsidies	<p>You are not eligible to buy a short lease 2-room Flexi Flat or Community Care Apartment if you or any listed <a href="#">core member(s)</a> had previously enjoyed 2 or more subsidised housing and one of them was a Studio Apartment or a short lease 2-room Flexi flat or Community Care Apartment.</p>	
Ownership/ interest in HDB flat	<p>If you or any person listed in the application owns or has an interest in any HDB flat, you must dispose of the interest in the flat, within 6 months of completing your flat purchase. This shall be based on the legal completion date of the disposal.</p>	
CPF housing grants	<p>Eligible first-timers may apply for the Enhanced CPF Housing Grant ( <a href="#">Families</a> or <a href="#">Singles</a> ) for the flat purchase.</p>	
Right-sizing your flat	<p>If you are selling your current flat or private housing with an Annual Value not exceeding \$21,000 and buying a 3-room or smaller flat, you may apply for the <a href="#">Silver Housing Bonus</a>.</p>	

### Additional amount payable for some applicants

Find out if you need to make an additional payment on top of the flat price.

Household Status	Condition
First-timer	You have not taken any housing subsidies
Second-timer and others	You have taken at least 1 housing subsidy

A subsidised housing unit refers to:

- A flat bought from HDB
- A resale flat bought on the open market with CPF housing grant
- A Design Build and Sell Scheme (DBSS) flat bought from a property developer
- An Executive Condominium (EC) unit bought from a property developer
- Other forms of housing subsidy, e.g. enjoyed benefits under the Selective En bloc Redevelopment Scheme (SERS), privatisation of HUDC estate, etc.

Household Groups <sup>^</sup>	Additional Amount Payable
First-timer families with at least 2 SCs	Not applicable
First-timer families with 1 SC and 1 SPR	\$10,000, to be pro-rated according to the lease chosen

Household Groups^	Additional Amount Payable
First-timer singles and applicants with non-resident spouse, with average gross monthly household income up to \$7,000.	\$15,000, to be pro-rated according to the lease chosen
Second-timer families	Lower of resale levy payable or \$30,000, to be pro-rated according to the lease chosen.
First-timer singles and applicants with non-resident spouse, with average gross monthly household income more than \$7,000 and up to \$14,000.	\$30,000, to be pro-rated according to the lease chosen
Second-timer singles and applicants with non-citizen spouse	
Families or singles who own or have disposed of a private property within 30 months from flat application date	
Families or singles who have taken 2 or more housing subsidies	

^ Applications which fall under more than 1 household group category will be advised of the additional amount payable during the flat booking appointment.

For first-timer families and singles, the additional amount payable will be incorporated into the price of the booked flat. For families or singles who have taken at least 1 housing subsidy, the additional amount is to be paid in cash.



## All other flat types

### Core family nucleus

A household's eligibility for housing subsidies and HDB housing loan will be assessed based on the core family nucleus, which is formed by the core member(s). Core members refer to the applicant(s) and occupier(s) in an HFE letter application who enable the household to qualify for a flat purchase under an eligibility scheme. All core members must remain in the flat application, and physically occupy the flat during the [minimum occupation period \(MOP\)](#) after the flat purchase. Their names cannot be removed.

If you wish to buy a 2-room Flexi flat on 99-year lease or a 3-room or bigger flat, you will need to meet the eligibility conditions for one of the following:

- [Couples and Families](#)
- [Singles](#)

[Home](#) [Residential](#) [Buying a Flat](#) [Understanding Your Eligibility and Housing Loan Options](#) [Flat and Grant Eligibility](#) [Singles](#)

## **Singles**

Understand the eligibility conditions, the types of flats, CPF housing grants and HDB housing loan that you may apply for if you are a Singapore citizen who is unmarried, widowed or divorced, aged 35 and above, and are buying a flat on your own.

Apply for an [HDB Flat Eligibility \(HFE\) letter](#) via the [HDB Flat Portal](#) for a holistic understanding of your housing and financing options before you embark on your home buying journey. It will inform you upfront of your eligibility to buy a new or resale flat, as well as the amount of CPF housing grants and HDB housing loan you are eligible for.

If you are aged 55 and above and looking to buy a short-lease 2-room Flexi flat, or aged 65 and above and looking to buy a Community Care Apartment (CCA), please refer to the section on [seniors](#).

If you intend to buy a new flat (3-room or bigger) or a resale flat with CPF Housing Grant (Families) with your parents, please refer to [married couples and/ or parent\(s\) with child\(ren\)](#).

If the information below does not apply to you [e.g. you are an unwed parent and would like to buy a flat with your child(ren)], please [write to us](#) to share your situation. We will assess and advise you on your request.

## Singles

You are buying an HDB flat on your own

## Core nucleus

A household's eligibility for [housing subsidies](#) and HDB housing loan is assessed based on the core nucleus, which is formed by the core member(s). Core members refer to the applicant(s) and occupier(s) in an HFE letter application who enable the household to qualify for a flat purchase under an eligibility scheme. All core members must remain in the flat application, and physically occupy the flat during the [minimum occupation period \(MOP\)](#) after the flat purchase. Their names cannot be removed.

You may apply for a 2-room Flexi flat from HDB or buy a resale flat on the open market as a core applicant.

## Eligibility conditions

Criteria	New Flats Resale Prime <sup>[1]</sup> Flats	Resale Unclassified <sup>[2]</sup> , Standard and Plus Flats
<p>[1] Prime flats include Prime Location Public Housing (PLH) flats sold before October 2024 sales exercise. The eligibility criteria for resale Prime flats follow the prevailing BTO eligibility criteria.</p> <p>[2] Unclassified resale flats refer to flats sold before October 2024 sales exercise and not classified as Standard, Plus or Prime.</p>		
Flat type	2-room Flexi flat	All flat types (excluding 3Gen flats) in any location  Note:  Up to 5-room if applying for CPF housing grants

Criteria	New Flats Resale Prime <sup>[1]</sup> Flats	Resale Unclassified <sup>[2]</sup> , Standard and Plus Flats
Citizenship	You must be a Singapore Citizen (SC)	
Age	<p>New flat: At least 35 years old</p> <p>Resale flat:</p> <ul style="list-style-type: none"> <li>At least 35 years old (unmarried or divorced)</li> <li>At least 21 years old (widowed or an orphan<sup>[3]</sup>)</li> </ul>	<ul style="list-style-type: none"> <li>At least 35 years old (unmarried or divorced)</li> <li>At least 21 years old (widowed or an orphan<sup>[3]</sup>)</li> </ul> <p>[3] At least 1 of your deceased parents was an SC or Singapore Permanent Resident (SPR)</p>
Monthly household income ceiling	<p>Total income of all persons listed in the HFE letter application.</p> <p>2-room Flexi flat (99-year lease) and 2-room resale Prime flats: \$7,000</p> <p>For short-lease 2-room Flexi flat, please refer to <a href="#">seniors</a>.</p>	<p>Unclassified/ Standard flat: No income ceiling</p> <p>Plus flat: \$14,000</p> <p>Note:</p> <p>Income ceiling applies to qualify for CPF housing grants (excluding Proximity Housing Grant) and <a href="#">HDB housing loan</a>.</p>
Ownership/ interest in	Interest or ownership in a property	

Criteria	New Flats Resale Prime <sup>[1]</sup> Flats	Resale Unclassified <sup>[2]</sup> , Standard and Plus Flats
property in Singapore or overseas other than HDB flat	<p>You are considered to own or have an interest in a property if you have acquired a property through purchase or when it is:</p> <ul style="list-style-type: none"> <li>• Acquired by gift;</li> <li>• Inherited as a beneficiary under a will or from the Intestate Succession Act;</li> <li>• Owned, acquired, or disposed of through nominees; or</li> <li>• Acquired by holding on trust for another person/ entity.</li> </ul> <p>The conditions on ownership/ interest in private residential and non-residential property apply to all local and overseas properties that are completed or uncompleted, and include but are not limited to the following:</p>	
	<p><b>Private residential property</b></p> <p>A house, building, land that is under a residential land zoning (including land with multiple land zoning<sup>[4]</sup>), Executive Condominium (EC) unit, privatised HUDC flat and mixed use development<sup>[5]</sup>.</p> <p>[4] E.g. residential with commercial at 1st storey or commercial and residential zoning.</p> <p>[5] E.g. properties with a residential component, such as HDB shop with living quarters or shophouse.</p>	<p><b>Non-residential property</b></p> <p>A property under a non-residential land zoning and/ or the permitted use does not include housing.</p> <p>This may include commercial properties (e.g. shops or offices), industrial properties, market/ hawker stalls, or vacant/ plantation/ agricultural land.</p>

Criteria	New Flats Resale Prime <sup>[1]</sup> Flats	Resale Unclassified <sup>[2]</sup> , Standard and Plus Flats						
	<p>Private residential property</p> <p>All applicants and occupiers listed in the HFE letter application:</p> <ul style="list-style-type: none"><li>• Must not own or have an interest in any local or overseas private residential property; and</li><li>• Must not have disposed of any private residential property in the following time period:</li></ul> <table><tr><th>Application</th><th>Disposal of private residential property</th></tr><tr><td><ul style="list-style-type: none"><li>○ Buying a flat from HDB</li><li>○ Buying a resale Plus or Prime flat</li><li>○ Buying a resale unclassified/ Standard flat with CPF housing grant(s)</li><li>○ Applying for a housing loan from HDB</li></ul></td><td>At least 30 months before HFE letter application, from the legal completion date<sup>[6]</sup></td></tr><tr><td>Buying a non-subsidised resale unclassified/ Standard flat with or without Proximity Housing Grant</td><td>At least 15 months before HFE letter application, from the legal completion date<sup>[6]</sup></td></tr></table> <p>[6] For example, if the private residential property was disposed on 1 July 2024, based on the legal completion date of disposal, you may apply for an HFE letter to buy a resale unclassified/ Standard flat without CPF housing grant(s) and an HDB housing loan on or after 1 October 2025. To apply for an HFE letter</p>		Application	Disposal of private residential property	<ul style="list-style-type: none"><li>○ Buying a flat from HDB</li><li>○ Buying a resale Plus or Prime flat</li><li>○ Buying a resale unclassified/ Standard flat with CPF housing grant(s)</li><li>○ Applying for a housing loan from HDB</li></ul>	At least 30 months before HFE letter application, from the legal completion date <sup>[6]</sup>	Buying a non-subsidised resale unclassified/ Standard flat with or without Proximity Housing Grant	At least 15 months before HFE letter application, from the legal completion date <sup>[6]</sup>
Application	Disposal of private residential property							
<ul style="list-style-type: none"><li>○ Buying a flat from HDB</li><li>○ Buying a resale Plus or Prime flat</li><li>○ Buying a resale unclassified/ Standard flat with CPF housing grant(s)</li><li>○ Applying for a housing loan from HDB</li></ul>	At least 30 months before HFE letter application, from the legal completion date <sup>[6]</sup>							
Buying a non-subsidised resale unclassified/ Standard flat with or without Proximity Housing Grant	At least 15 months before HFE letter application, from the legal completion date <sup>[6]</sup>							

Criteria	New Flats Resale Prime <sup>[1]</sup> Flats	Resale Unclassified <sup>[2]</sup> , Standard and Plus Flats
	<p>to buy a flat from HDB, or a resale Plus or Prime flat, or take an HDB housing loan, please do so on or after 1 January 2027.</p> <p>The time period requirement in the above table does not apply to Singapore citizens (and their spouses) aged 55 and above if they intend to buy:</p> <ul style="list-style-type: none"> <li>• <a href="#">Short-lease 2-room Flexi flat (for those aged 55 and above) or Community Care Apartment from HDB (for those aged 65 and above)</a>; or</li> <li>• 4-room or smaller non-subsidised resale unclassified/ Standard flat without an HDB housing loan. They may apply for the Proximity Housing Grant, if eligible.</li> </ul> <p>These seniors must dispose of their interest in the private residential property, based on the legal completion of the disposal, within 6 months of the completion of the flat purchase. For example, if the flat purchase was completed on 1 July 2024, the legal completion of the private residential property sale must be on or before 31 December 2024.</p> <p>Non-residential property</p> <p>All applicants and occupiers listed in the HFE letter application can, as a household:</p>	

Criteria	New Flats Resale Prime <sup>[1]</sup> Flats	Resale Unclassified <sup>[2]</sup> , Standard and Plus Flats					
	<table><tr><th>Application</th><th>Retention and disposal of non- residential private property</th></tr><tr><td><ul style="list-style-type: none"><li>Buying a flat from HDB</li><li>Buying a resale Plus or Prime flat</li><li>Buying a resale unclassified/ Standard flat with CPF housing grant(s)</li><li>Applying for a housing loan from HDB</li></ul></td><td><p>Own or have an interest in up to 1 non-residential property<sup>[7]</sup> at HFE letter application</p><p>Households who own or have an interest in more than 1 non-residential property must dispose of the other non-residential properties at least 30 months (counted from the legal completion date of the disposal of the interest) before applying for an HFE letter.</p></td></tr><tr><td>Buying a non-subsidised resale unclassified/ Standard flat with or without Proximity Housing Grant</td><td><p>No restriction on the number of non-residential properties.</p><p>There is also no wait-out period to apply for an HFE letter after disposal of the non-residential properties.</p></td></tr></table>	Application	Retention and disposal of non- residential private property	<ul style="list-style-type: none"><li>Buying a flat from HDB</li><li>Buying a resale Plus or Prime flat</li><li>Buying a resale unclassified/ Standard flat with CPF housing grant(s)</li><li>Applying for a housing loan from HDB</li></ul>	<p>Own or have an interest in up to 1 non-residential property<sup>[7]</sup> at HFE letter application</p> <p>Households who own or have an interest in more than 1 non-residential property must dispose of the other non-residential properties at least 30 months (counted from the legal completion date of the disposal of the interest) before applying for an HFE letter.</p>	Buying a non-subsidised resale unclassified/ Standard flat with or without Proximity Housing Grant	<p>No restriction on the number of non-residential properties.</p> <p>There is also no wait-out period to apply for an HFE letter after disposal of the non-residential properties.</p>
Application	Retention and disposal of non- residential private property						
<ul style="list-style-type: none"><li>Buying a flat from HDB</li><li>Buying a resale Plus or Prime flat</li><li>Buying a resale unclassified/ Standard flat with CPF housing grant(s)</li><li>Applying for a housing loan from HDB</li></ul>	<p>Own or have an interest in up to 1 non-residential property<sup>[7]</sup> at HFE letter application</p> <p>Households who own or have an interest in more than 1 non-residential property must dispose of the other non-residential properties at least 30 months (counted from the legal completion date of the disposal of the interest) before applying for an HFE letter.</p>						
Buying a non-subsidised resale unclassified/ Standard flat with or without Proximity Housing Grant	<p>No restriction on the number of non-residential properties.</p> <p>There is also no wait-out period to apply for an HFE letter after disposal of the non-residential properties.</p>						



Criteria	New Flats Resale Prime <sup>[1]</sup> Flats	Resale Unclassified <sup>[2]</sup> , Standard and Plus Flats
	<p>[7] This is regardless of the share of ownership in the non-residential property. If the applicants and occupiers own the same non-residential property, the household is considered as owning 1 non-residential property.</p> <p>Singapore citizens (and their spouses) aged 55 and above who own or have an interest in more than 1 non-residential property may buy a <a href="#">short-lease 2-room Flexi flat (for those aged 55 and above) or Community Care Apartment from HDB (for those aged 65 and above)</a>.</p> <p>These seniors can continue to own or retain their interest in up to 1 non-residential property after the flat purchase. They must dispose of the other non-residential properties, based on the legal completion of the disposal, within 6 months of the completion of the flat purchase. For example, if the flat purchase was completed on 1 July 2024, the legal completion of the non-residential property sale must be on or before 31 December 2024.</p>	
Previous housing subsidies	<p>Only first-timer <a href="#">core member</a> may qualify.</p> <p>If you, the core applicant, have taken a housing subsidy, you are a second-timer and will not be eligible for another housing subsidy.</p> <p>A subsidised housing unit refers to:</p> <ul style="list-style-type: none"> <li>• A flat bought from HDB</li> <li>• An HDB resale flat bought on the open market with CPF housing grant(s)</li> </ul>	<p>Any previous housing subsidy taken does not affect the eligibility to buy a resale flat.</p> <p>Note:</p> <p>If you have taken any housing subsidies, you are not eligible to apply for CPF housing grants. You may apply for the Proximity Housing Grant, if eligible.</p>

Criteria	New Flats Resale Prime <sup>[1]</sup> Flats	Resale Unclassified <sup>[2]</sup> , Standard and Plus Flats
	<ul style="list-style-type: none"> <li>• A Design Build and Sell Scheme (DBSS) flat bought from a property developer</li> <li>• An EC unit bought from a property developer</li> <li>• Other forms of housing subsidy (e.g., enjoyed benefits under the Selective En bloc Redevelopment Scheme (SERS), privatisation of HUDC estate, etc.)</li> </ul>	
Ownership/ interest in HDB flat	If you or any person listed in the application owns or has an interest in any HDB flat, you must dispose of the interest in the flat, within 6 months of completing your flat purchase. This shall be based on the legal completion date of the disposal.	
Undischarged bankrupt	<p>If you are an undischarged bankrupt, prior consent must be obtained from the Official Assignee (OA) or the private trustee, to apply to buy:</p> <ul style="list-style-type: none"> <li>• An HDB flat that is bigger than a 5-room flat</li> <li>• Any flat type with a net purchase price of \$500,000 or above, after taking into account any HDB subsidies or levy</li> </ul> <p>You do not need to seek prior consent from the OA or the private trustee if you are listed as an occupier of a flat.</p>	

Criteria	New Flats Resale Prime <sup>[1]</sup> Flats	Resale Unclassified <sup>[2]</sup> , Standard and Plus Flats
Additional amount payable	<p>\$15,000, incorporated into the price of the booked flat<sup>[8]</sup></p> <p>[8] This only applies to new flats purchased from HDB and does not apply to resale Prime flats.</p>	Not applicable
CPF housing grants	<p>Eligible households may apply for the following CPF housing grant for their flat purchase:</p> <ul style="list-style-type: none"> <li>• <a href="#">Enhanced CPF Housing Grant (Singles)</a></li> </ul> <p>For buyers of resale Prime flats, the CPF housing grants for resale flats apply.</p>	<p>Eligible households may apply for the following CPF housing grants for their flat purchase:</p> <ul style="list-style-type: none"> <li>• <a href="#">CPF Housing Grant (Singles)</a></li> <li>• <a href="#">Enhanced CPF Housing Grant (Singles)</a></li> <li>• <a href="#">Proximity Housing Grant (Singles)</a></li> <li>• <a href="#">Top-up Grant</a> (at a later stage if eligible)</li> </ul>

Two or more singles

You are buying a flat with up to three other singles

Core nucleus

A household's eligibility for [housing subsidies](#) and HDB housing loan is assessed based on the core nucleus, which is formed by the core member(s). Core members refer to the applicant(s) and occupier(s) in an HFE letter application who enable the household to qualify for a flat purchase under an eligibility scheme. All core members must remain in the flat application, and physically occupy the flat during the [minimum occupation period \(MOP\)](#) after the flat purchase. Their names cannot be removed.

You will form a core nucleus together with the other single(s) as core applicants, and may apply for a 2-room Flexi flat from HDB or buy a resale flat on the open market.

If you are buying a flat with your sibling(s) who are orphans and single, refer to [orphaned siblings](#).

Eligibility conditions

Criteria	New Flats Resale Prime <sup>[1]</sup> Flats	Resale Unclassified <sup>[2]</sup> , Standard and Plus Flats
<p>[1] Prime flats include Prime Location Public Housing (PLH) flats sold before October 2024 sales exercise. The eligibility criteria for resale Prime flats follow the prevailing BTO eligibility criteria.</p> <p>[2] Unclassified resale flats refer to flats sold before October 2024 sales exercise and not classified as Standard, Plus or Prime.</p>		
Flat type	2-room Flexi flat	All flat types (excluding 3Gen flats)
Citizenship	You must: <ul style="list-style-type: none"><li>Be a Singapore Citizen (SC)</li></ul>	

Criteria	New Flats Resale Prime <sup>[1]</sup> Flats	Resale Unclassified <sup>[2]</sup> , Standard and Plus Flats
	<ul style="list-style-type: none"> <li>Include at least 1 other co-applicant who is an SC</li> </ul>	
Age	<p>New flat: At least 35 years old</p> <p>Resale flat:</p> <ul style="list-style-type: none"> <li>At least 35 years old (unmarried or divorced)</li> <li>At least 21 years old (widowed or an orphan<sup>[3]</sup>)</li> </ul>	<ul style="list-style-type: none"> <li>At least 35 years old (unmarried or divorced)</li> <li>At least 21 years old (widowed or an orphan<sup>[3]</sup>)</li> </ul> <p>[3] At least 1 of your deceased parents was an SC or Singapore Permanent Resident (SPR)</p>
Monthly household income ceiling	<p>Total income of all persons listed in the HFE letter application.</p> <p>2-room Flexi flat (99-year lease) and 2-room resale Prime flats: \$7,000</p> <p>For short-lease 2-room Flexi flat, please refer to <a href="#">seniors</a>.</p>	<p>Unclassified/ Standard flat: No income ceiling</p> <p>Plus flat: \$14,000</p> <p>Note:</p> <p>Income ceiling applies to qualify for CPF housing grants (excluding Proximity Housing Grant) and <a href="#">HDB housing loan</a>.</p>
Ownership/ interest in	Interest or ownership in a property	

Criteria	New Flats Resale Prime <sup>[1]</sup> Flats	Resale Unclassified <sup>[2]</sup> , Standard and Plus Flats
property in Singapore or overseas other than HDB flat	<p>You are considered to own or have an interest in a property if you have acquired a property through purchase or when it is:</p> <ul style="list-style-type: none"> <li>• Acquired by gift;</li> <li>• Inherited as a beneficiary under a will or from the Intestate Succession Act;</li> <li>• Owned, acquired, or disposed of through nominees; or</li> <li>• Acquired by holding on trust for another person/ entity.</li> </ul> <p>The conditions on ownership/ interest in private residential and non-residential property apply to all local and overseas properties that are completed or uncompleted, and include but are not limited to the following:</p>	
	<p><b>Private residential property</b></p> <p>A house, building, land that is under a residential land zoning (including land with multiple land zoning<sup>[4]</sup>), Executive Condominium (EC) unit, privatised HUDC flat and mixed use development<sup>[5]</sup>.</p> <p>[4] E.g. residential with commercial at 1st storey or commercial and residential zoning.</p> <p>[5] E.g. properties with a residential component, such as HDB shop with living quarters or shophouse.</p>	<p><b>Non-residential property</b></p> <p>A property under a non-residential land zoning and/ or the permitted use does not include housing.</p> <p>This may include commercial properties (e.g. shops or offices), industrial properties, market/ hawker stalls, or vacant/ plantation/ agricultural land.</p>

Criteria	New Flats Resale Prime <sup>[1]</sup> Flats	Resale Unclassified <sup>[2]</sup> , Standard and Plus Flats						
	<p>Private residential property</p> <p>All applicants and occupiers listed in the HFE letter application:</p> <ul style="list-style-type: none"><li>• Must not own or have an interest in any local or overseas private residential property; and</li><li>• Must not have disposed of any private residential property in the following time period:</li></ul> <table><tr><th>Application</th><th>Disposal of private residential property</th></tr><tr><td><ul style="list-style-type: none"><li>○ Buying a flat from HDB</li><li>○ Buying a resale Plus or Prime flat</li><li>○ Buying a resale unclassified/ Standard flat with CPF housing grant(s)</li><li>○ Applying for a housing loan from HDB</li></ul></td><td>At least 30 months before HFE letter application, from the legal completion date<sup>[6]</sup></td></tr><tr><td>Buying a non-subsidised resale unclassified/ Standard flat with or without Proximity Housing Grant</td><td>At least 15 months before HFE letter application, from the legal completion date<sup>[6]</sup></td></tr></table> <p>[6] For example, if the private residential property was disposed on 1 July 2024, based on the legal completion date of disposal, you may apply for an HFE letter to buy a resale unclassified/ Standard flat without CPF housing grant(s) and an HDB housing loan on or after 1 October 2025. To apply for an HFE letter</p>		Application	Disposal of private residential property	<ul style="list-style-type: none"><li>○ Buying a flat from HDB</li><li>○ Buying a resale Plus or Prime flat</li><li>○ Buying a resale unclassified/ Standard flat with CPF housing grant(s)</li><li>○ Applying for a housing loan from HDB</li></ul>	At least 30 months before HFE letter application, from the legal completion date <sup>[6]</sup>	Buying a non-subsidised resale unclassified/ Standard flat with or without Proximity Housing Grant	At least 15 months before HFE letter application, from the legal completion date <sup>[6]</sup>
Application	Disposal of private residential property							
<ul style="list-style-type: none"><li>○ Buying a flat from HDB</li><li>○ Buying a resale Plus or Prime flat</li><li>○ Buying a resale unclassified/ Standard flat with CPF housing grant(s)</li><li>○ Applying for a housing loan from HDB</li></ul>	At least 30 months before HFE letter application, from the legal completion date <sup>[6]</sup>							
Buying a non-subsidised resale unclassified/ Standard flat with or without Proximity Housing Grant	At least 15 months before HFE letter application, from the legal completion date <sup>[6]</sup>							

Criteria	New Flats Resale Prime <sup>[1]</sup> Flats	Resale Unclassified <sup>[2]</sup> , Standard and Plus Flats
	<p>to buy a flat from HDB, or a resale Plus or Prime flat, or take an HDB housing loan, please do so on or after 1 January 2027.</p> <p>The time period requirement in the above table does not apply to Singapore citizens (and their spouses) aged 55 and above if they intend to buy:</p> <ul style="list-style-type: none"> <li>• <a href="#">Short-lease 2-room Flexi flat (for those aged 55 and above) or Community Care Apartment from HDB (for those aged 65 and above)</a>; or</li> <li>• 4-room or smaller non-subsidised resale unclassified/ Standard flat without an HDB housing loan. They may apply for the Proximity Housing Grant, if eligible.</li> </ul> <p>These seniors must dispose of their interest in the private residential property, based on the legal completion of the disposal, within 6 months of the completion of the flat purchase. For example, if the flat purchase was completed on 1 July 2024, the legal completion of the private residential property sale must be on or before 31 December 2024.</p> <p>Non-residential property</p> <p>All applicants and occupiers listed in the HFE letter application can, as a household:</p>	



Criteria	New Flats Resale Prime <sup>[1]</sup> Flats	Resale Unclassified <sup>[2]</sup> , Standard and Plus Flats
	<b>Application</b>	<b>Retention and disposal of non- residential private property</b>
	<ul style="list-style-type: none"> <li>• Buying a flat from HDB</li> <li>• Buying a resale Plus or Prime flat</li> <li>• Buying a resale unclassified/ Standard flat with CPF housing grant(s)</li> <li>• Applying for a housing loan from HDB</li> </ul>	<p>Own or have an interest in up to 1 non-residential property<sup>[7]</sup> at HFE letter application</p> <p>Households who own or have an interest in more than 1 non-residential property must dispose of the other non-residential properties at least 30 months (counted from the legal completion date of the disposal of the interest) before applying for an HFE letter.</p>
	Buying a non-subsidised resale unclassified/ Standard flat with or without Proximity Housing Grant	<p>No restriction on the number of non-residential properties.</p> <p>There is also no wait-out period to apply for an HFE letter after disposal of the non-residential properties.</p>

Criteria	New Flats Resale Prime <sup>[1]</sup> Flats	Resale Unclassified <sup>[2]</sup> , Standard and Plus Flats
	<p>[7] This is regardless of the share of ownership in the non-residential property. If the applicants and occupiers own the same non-residential property, the household is considered as owning 1 non-residential property.</p> <p>Singapore citizens (and their spouses) aged 55 and above who own or have an interest in more than 1 non-residential property may buy a <a href="#">short-lease 2-room Flexi flat (for those aged 55 and above) or Community Care Apartment from HDB (for those aged 65 and above)</a>.</p> <p>These seniors can continue to own or retain their interest in up to 1 non-residential property after the flat purchase. They must dispose of the other non-residential properties, based on the legal completion of the disposal, within 6 months of the completion of the flat purchase. For example, if the flat purchase was completed on 1 July 2024, the legal completion of the non-residential property sale must be on or before 31 December 2024.</p>	
Previous housing subsidies	<p>Only first-timer <a href="#">core members</a> may qualify.</p> <p>If you and/ or your core applicants have taken a housing subsidy, you are a second-timer and will not be eligible for another housing subsidy. A subsidised housing unit refers to:</p> <ul style="list-style-type: none"> <li>• A flat bought from HDB</li> <li>• A resale flat bought on the open market with CPF housing grant(s)</li> </ul>	<p>Any previous housing subsidy taken does not affect the eligibility to buy a resale flat.</p> <p>Note:</p> <p>If you have taken any housing subsidies, you are not eligible to apply for CPF housing grants. You may apply for the Proximity Housing Grant, if eligible.</p>

Criteria	New Flats Resale Prime <sup>[1]</sup> Flats	Resale Unclassified <sup>[2]</sup> , Standard and Plus Flats
	<ul style="list-style-type: none"> <li>• A Design Build and Sell Scheme (DBSS) flat bought from a property developer</li> <li>• An EC unit bought from a property developer</li> <li>• Other forms of housing subsidy (e.g. enjoyed benefits under the Selective En bloc Redevelopment Scheme (SERS), privatisation of HUDC estate, etc.)</li> </ul>	
Ownership/ interest in HDB flat	If you or any person listed in the application owns or has an interest in any HDB flat, you must dispose of the interest in the flat, within 6 months of completing your flat purchase. This shall be based on the legal completion date of the disposal.	
Undischarged bankrupt	<p>If you are an undischarged bankrupt, prior consent must be obtained from the Official Assignee (OA) or the private trustee, to apply to buy:</p> <ul style="list-style-type: none"> <li>• An HDB flat that is bigger than a 5-room flat</li> <li>• Any flat type with a net purchase price of \$500,000 or above, after taking into account any HDB subsidies or levy</li> </ul> <p>You do not need to seek prior consent from the OA or the private trustee if you are listed as an occupier of a flat.</p>	

Criteria	New Flats Resale Prime <sup>[1]</sup> Flats	Resale Unclassified <sup>[2]</sup> , Standard and Plus Flats
CPF housing grants	<p>Eligible households may apply for the following CPF housing grant for their flat purchase:</p> <ul style="list-style-type: none"> <li>• <a href="#">Enhanced CPF Housing Grant (Singles)</a></li> </ul> <p>For buyers of resale Prime flats, the CPF housing grants for resale flats apply.</p>	<p>Eligible households may apply for the following CPF housing grants for their flat purchase:</p> <ul style="list-style-type: none"> <li>• <a href="#">CPF Housing Grant (Singles)</a></li> <li>• <a href="#">Enhanced CPF Housing Grant (Singles)</a></li> <li>• <a href="#">Proximity Housing Grant (Singles)</a></li> <li>• <a href="#">Top-up Grant</a> (at a later stage if eligible)</li> </ul>

## Enhanced CPF Housing Grant (Singles)

If you are a first-timer applicant buying a flat on your own or with your non-resident spouse, you may be eligible for an Enhanced CPF Housing Grant (EHG) (Singles) to help with your new or resale flat purchase.

From 20 August 2024, first-timer singles may qualify for an EHG (Singles) of up to \$60,000. If you are buying with other first-timer single(s), up to 2 singles may each be eligible for an EHG (Singles), i.e., a total of up to \$120,000.

If you are buying a resale flat, you must first qualify for the [CPF Housing Grant for Resale Flats \(Singles\)](#) before you may be eligible for the EHG. You may also apply for the [Proximity Housing Grant \(PHG\) \(Singles\)](#) if you meet the eligibility conditions.

Apply for an [HDB Flat Eligibility \(HFE\) letter](#) via the [HDB Flat Portal](#) for a holistic understanding of your housing and financing options before you embark on your home buying journey. It will inform you upfront of your eligibility to buy a new or resale flat, as well as the amount of CPF housing grants and HDB housing loan you are eligible for.

## Core family nucleus

A household's eligibility for housing subsidies and HDB housing loan is assessed based on the core family nucleus, which is formed by the core member(s). Core members refer to the applicant(s) and occupier(s) in an HFE letter application who enable the household to qualify for a flat purchase under an eligibility scheme. All core members must remain in the flat application, and physically occupy the flat during the [minimum occupation period \(MOP\)](#) after the flat purchase. Their names cannot be removed.

## Eligibility conditions

Criteria	Details
Household	<p>Assistance for</p> <ul style="list-style-type: none"><li>First-timer applicants aged 35 and above who are buying:<ul style="list-style-type: none"><li>A flat from HDB on their own or with other first-timer single citizens</li></ul></li></ul>

Criteria	Details
	<ul style="list-style-type: none"> <li>○ A resale flat on their own, with other first-timer single citizens or with their parents</li> <li>• First-timer applicants aged 21 and above who are buying a resale flat with their non-resident spouse</li> </ul> <p>Refer to the following for more information on the eligibility conditions:</p> <ul style="list-style-type: none"> <li>• <a href="#">Singles</a></li> <li>• <a href="#">Two or more singles</a></li> <li>• <a href="#">Single child aged 35 or above buying with parents</a><sup>[1]</sup></li> <li>• <a href="#">Families with non-residents</a></li> </ul> <p>[1] If you are a single SC buying a flat with your parents, one or both parents must be an SC and both parents must be first-timers. Your parents must also meet all the eligibility conditions for the EHG.</p>
Employment	<p>You and/ or your <a href="#">core member(s)</a> must:</p> <ul style="list-style-type: none"> <li>• Have worked continuously for at least 12 months, 2 months before the HFE letter application; and</li> <li>• Be working at the time of the HFE letter application</li> </ul>
Monthly household income ceiling	<p>The average gross monthly household income (all applicants and occupiers) for the months worked during the 12 months must not exceed:</p> <ul style="list-style-type: none"> <li>• \$4,500 if you are buying a flat on your own</li> <li>• \$9,000 if you are buying a flat with other singles or a resale flat with your parents</li> </ul>

Criteria	Details
	<ul style="list-style-type: none"> <li>• \$9,000 (half of the average gross monthly household income must not exceed \$4,500) if you are buying a flat with a non-resident spouse</li> </ul>
Remaining lease of flat	<ul style="list-style-type: none"> <li>• More than 20 years</li> <li>• Flat must have sufficient lease to cover the youngest <a href="#">core member(s)</a> to the age of 95 to qualify for the full EHG amount. Otherwise, the EHG amount will be pro-rated</li> <li>• For resale flat purchase, you can get the details of a flat lease at <a href="#">HDB Map Services</a></li> </ul>
Ownership/ interest in property in Singapore or overseas other than HDB flat	<p>Interest or ownership in a property</p> <p>You are considered to own or have an interest in a property if you have acquired a property through purchase or when it is:</p> <ul style="list-style-type: none"> <li>• Acquired by gift;</li> <li>• Inherited as a beneficiary under a will or from the Intestate Succession Act;</li> <li>• Owned, acquired, or disposed of through nominees; or</li> <li>• Acquired by holding on trust for another person/ entity.</li> </ul> <p>The conditions on ownership/ interest in private residential and non-residential property apply to all local and overseas properties that are completed or uncompleted, and include but are not limited to the following:</p>

Criteria	Details	
	Private residential property	Non-residential property
	<p>A house, building, land that is under a residential land zoning (including land with multiple land zoning<sup>[2]</sup>), Executive Condominium (EC) unit, privatised HUDC flat and mixed use development<sup>[3]</sup>.</p> <p>[2] E.g. residential with commercial at 1st storey or commercial and residential zoning.</p> <p>[3] E.g. properties with a residential component, such as HDB shop with living quarters or shophouse.</p>	<p>A property under a non-residential land zoning and/ or the permitted use does not include housing.</p> <p>This may include commercial properties (e.g. shops or offices), industrial properties, market/ hawker stalls, or vacant/ plantation/ agricultural land.</p>
	<p><b>Private residential property</b></p> <p><b>All applicants and occupiers listed in the HFE letter application:</b></p> <ul style="list-style-type: none"> <li>• <b>Must not own or have an interest in any local or overseas private residential property; and</b></li> <li>• <b>Must not have disposed of any private residential property in the last 30 months, from the legal completion date, before the HFE letter application.</b></li> </ul> <p><b>For example, if the private residential property was disposed of on 1 July 2024, based on the legal completion date of disposal, you may apply for an HFE letter to buy a flat from HDB, resale Plus or Prime flat, or resale unclassified<sup>[4]</sup>/ Standard flat with CPF housing grant(s), or take an HDB housing loan on or after 1 January 2027.</b></p> <p><b>[4] Unclassified resale flats refer to flats sold before October 2024 sales exercise and not classified as Standard, Plus or Prime.</b></p>	



Criteria	Details							
	<p><b>Non-residential property</b></p> <p>All applicants and occupiers listed in the HFE letter application can, as a household, own or have an interest in up to 1 non-residential property<sup>[5]</sup> at HFE letter application, if they wish to buy a flat from HDB, a resale Plus/ Prime<sup>[6]</sup> flat, or a resale unclassified/ Standard flat with CPF housing grant(s).</p> <p>If applicants and occupiers own or have an interest in more than 1 non-residential property, they must dispose of the other non-residential properties at least 30 months (counted from the legal completion date of the disposal of the interest) before applying for an HFE letter.</p> <p>[5] This is regardless of the share of ownership in the non-residential property. If the applicants and occupiers own the same non-residential property, the household is considered as owning 1 non-residential property.</p> <p>[6] Prime flats include Prime Location Public Housing (PLH) flats sold before October 2024 sales exercise. The eligibility criteria for resale Prime flats follow the prevailing BTO eligibility criteria.</p>							
Amount	<p>The amount is based on the average gross monthly income assessed over the months worked during the 12-month period, which ends 2 months preceding the month of HFE letter application.</p> <table><tr><th>Household</th><th>Income assessment</th></tr><tr><td>On your own or with your parents</td><td>Your income only</td></tr><tr><td>With other first-timer single(s)</td><td>Income of all persons (all applicants and occupiers)</td></tr></table>		Household	Income assessment	On your own or with your parents	Your income only	With other first-timer single(s)	Income of all persons (all applicants and occupiers)
Household	Income assessment							
On your own or with your parents	Your income only							
With other first-timer single(s)	Income of all persons (all applicants and occupiers)							

Criteria	Details		
	<table border="1" data-bbox="448 284 1839 432"> <tr> <td data-bbox="448 284 913 432">With your non-resident spouse</td><td data-bbox="913 284 1839 432">Half of the income of all working persons (all applicants and occupiers)</td></tr> </table> <p>Households with lower household incomes will receive a bigger grant amount.</p> <p>Please refer to the <a href="#">average gross monthly income and corresponding EHG amount</a> (PDF, 98KB).</p>	With your non-resident spouse	Half of the income of all working persons (all applicants and occupiers)
With your non-resident spouse	Half of the income of all working persons (all applicants and occupiers)		
Distribution and usage of EHG	<p>If your household is eligible for the EHG, first-timer SC members of the <a href="#">core family nucleus</a> will receive the grant based on their eligible share. It will be credited into their CPF Ordinary Accounts.</p> <p>The EHG received by core applicants can be used to:</p> <ul style="list-style-type: none"> <li>• Offset the purchase price of the flat</li> <li>• Reduce the housing loan required for the flat purchase</li> </ul>		

### CPF Housing Grant for Resale Flats (Singles)

If you are a first-timer Singapore Citizen (SC) and buying a resale flat on your own, you may qualify for a Singles Grant of \$40,000 for the purchase of a 2- to 4- room resale flat or \$25,000 for a 5-room resale flat.

If you are buying with your parents or your non-resident spouse or other first-timer single(s) (up to 2 Singles Grant applicants), you may be eligible for a Singles Grant of \$40,000 for the purchase of a 2- to 4-room resale flat (i.e. a total of \$80,000 for 2 singles) or \$25,000 for a 5-room or bigger resale flat (i.e. a total of \$50,000 for 2 singles).

In addition, you may also receive the following housing grants if you meet the respective eligibility conditions:

- [Enhanced CPF Housing Grant \(Singles\)](#)
- [Proximity Housing Grant \(Singles\)](#)

Apply for an [HDB Flat Eligibility \(HFE\) letter](#) via the [HDB Flat Portal](#) for a holistic understanding of your housing and financing options before you embark on your home buying journey. It will inform you upfront of your eligibility to buy a new or resale flat, as well as the amount of CPF housing grants and HDB housing loan you are eligible for.

### Core family nucleus

A household's eligibility for housing subsidies and HDB housing loan is assessed based on the core family nucleus, which is formed by the core member(s). Core members refer to the applicant(s) and occupier(s) in an HFE letter application who enable the household to qualify for a flat purchase under an eligibility scheme. All core members must remain in the flat application, and physically occupy the flat during the [minimum occupation period \(MOP\)](#) after the flat purchase. Their names cannot be removed.

### Eligibility conditions

Criteria	Singles Grant
Household	Assistance for

Criteria	Singles Grant
	<ul style="list-style-type: none"> <li>• First-timer applicants aged 35 and above who are buying a resale flat <ul style="list-style-type: none"> <li>○ On their own or with other first-timer eligible single citizens</li> <li>○ With their parents</li> </ul> </li> <li>• First-timer applicants aged 21 or above who are buying a flat with their non-resident spouse</li> </ul> <p>Refer to the following for more information on the eligibility conditions for buying a flat:</p> <ul style="list-style-type: none"> <li>• <a href="#">Singles</a></li> <li>• <a href="#">Two or more singles</a></li> <li>• <a href="#">Single child aged 35 or above buying with parents</a><sup>[1]</sup></li> <li>• <a href="#">Families with non-residents</a></li> </ul> <p>Note:</p> <ul style="list-style-type: none"> <li>• If you have taken a Singles Grant and are now married to an SC or Singapore Permanent Resident (SPR) or have a child who is an SC or SPR, you may apply for a <a href="#">Top-Up Grant</a>.</li> <li>• If you are buying over your child's flat, you will not be eligible for housing grants</li> </ul> <p>[1] If you and your parents are first-timer applicants, the household may apply for either the <a href="#">Family Grant</a> or Singles Grant.</p>
Citizenship	You are a SC

Criteria	Singles Grant
Household status	You and/ or your <a href="#">core member(s)</a> must be a first-timer applicant to receive a housing grant. First-timer applicants must not have taken a <a href="#">housing subsidy</a> before.
Monthly household income ceiling	<p>Your average gross monthly household income must not exceed:</p> <ul style="list-style-type: none"> <li>• \$7,000 if purchasing a flat on your own</li> <li>• \$14,000 if purchasing a flat with your family or other singles</li> </ul>
Ownership/ interest in property in Singapore or overseas other than HDB flat	<p>Interest or ownership in a property</p> <p>You are considered to own or have an interest in a property if you have acquired a property through purchase or when it is:</p> <ul style="list-style-type: none"> <li>• Acquired by gift;</li> <li>• Inherited as a beneficiary under a will or from the Intestate Succession Act;</li> <li>• Owned, acquired, or disposed of through nominees; or</li> <li>• Acquired by holding on trust for another person/ entity.</li> </ul> <p>The conditions on ownership/ interest in private residential and non-residential property apply to all local and overseas properties that are completed or uncompleted, and include but are not limited to the following:</p>

Criteria	Singles Grant	
	Private residential property	Non-residential property
	<p>A house, building, land that is under a residential land zoning (including land with multiple land zoning<sup>[2]</sup>), Executive Condominium (EC) unit, privatised HUDC flat and mixed use development<sup>[3]</sup>.</p> <p>[2] E.g. residential with commercial at 1st storey or commercial and residential zoning.</p> <p>[3] E.g. properties with a residential component, such as HDB shop with living quarters or shophouse.</p>	<p>A property under a non-residential land zoning and/ or the permitted use does not include housing.</p> <p>This may include commercial properties (e.g. shops or offices), industrial properties, market/ hawker stalls, or vacant/ plantation/ agricultural land.</p>
	<p><b>Private residential property</b></p> <p><b>All applicants and occupiers listed in the HFE letter application:</b></p> <ul style="list-style-type: none"> <li>• Must not own or have an interest in any local or overseas private residential property; and</li> <li>• Must not have disposed of any private residential property in the last 30 months, from the legal completion date, before the HFE letter application.</li> </ul> <p>For example, if the private residential property was disposed of on 1 July 2024, based on the legal completion date of disposal, you may apply for an HFE letter to buy a flat from HDB, resale Plus or Prime flat, or resale unclassified<sup>[4]</sup>/ Standard flat with CPF housing grant(s), or take an HDB housing loan on or after 1 January 2027.</p> <p>[4] Unclassified resale flats refer to flats sold before October 2024 sales exercise and not classified as Standard, Plus or Prime.</p>	

Criteria	Singles Grant	
	<p><b>Non-residential property</b></p> <p>All applicants and occupiers listed in the HFE letter application can, as a household, own or have an interest in up to 1 non-residential property<sup>[5]</sup> at HFE letter application, if they wish to buy a flat from HDB, a resale Plus/ Prime<sup>[6]</sup> flat, or a resale unclassified/ Standard flat with CPF housing grant(s).</p> <p>If applicants and occupiers own or have an interest in more than 1 non-residential property, they must dispose of the other non-residential properties at least 30 months (counted from the legal completion date of the disposal of the interest) before applying for an HFE letter.</p> <p>[5] This is regardless of the share of ownership in the non-residential property. If the applicants and occupiers own the same non-residential property, the household is considered as owning 1 non-residential property.</p> <p>[6] Prime flats include Prime Location Public Housing (PLH) flats sold before October 2024 sales exercise. The eligibility criteria for resale Prime flats follow the prevailing BTO eligibility criteria.</p>	
Flat type	Buying as	Flat type
	<a href="#">Singles</a>	<ul style="list-style-type: none"> <li>• 2-room Prime flats</li> <li>• 2- to 5-room unclassified/ Standard/ Plus flats (excluding 3Gen flats)</li> </ul>
	<a href="#">Singles with other single citizens</a> or <a href="#">families with non-residents</a>	<ul style="list-style-type: none"> <li>• 2-room Prime flats</li> </ul>

Criteria	Singles Grant	
		<ul style="list-style-type: none"> <li>• 2-room or bigger unclassified/ Standard/ Plus flats (excluding 3Gen flats)</li> </ul>
	<a href="#">Singles with parents</a>	2-room or bigger (excluding 3Gen flats)
Remaining lease of flat	<ul style="list-style-type: none"> <li>• More than 20 years</li> <li>• You can get the details of a flat lease with our <a href="#">HDB Map Services</a></li> </ul>	
Distribution and usage of Singles Grant	<p>If your household is eligible for the Singles Grant, first-timer SC members of the <a href="#">core family nucleus</a> will receive the grant based on their eligible share. It will be credited into their CPF Ordinary Accounts.</p> <p>The Singles Grant received by core applicants can be used to:</p> <ul style="list-style-type: none"> <li>• Offset the purchase price of the flat</li> <li>• Reduce the housing loan required for the flat purchase</li> </ul>	



### Proximity Housing Grant (Singles)

If you are buying a resale flat to live with or near your parents/ child, you may apply for the following Proximity Housing Grant (PHG) (Singles):

- \$15,000 to live with your parents/ child
- \$10,000 to live near your parents/ child (within 4km)

You may also receive the following housing grants if you meet the eligibility conditions:

- [CPF Housing Grant for Resale Flats \(Singles\)](#)
- [Enhanced CPF Housing Grant \(Singles\)](#)

Apply for an [HDB Flat Eligibility \(HFE\) letter](#) via the [HDB Flat Portal](#) for a holistic understanding of your housing and financing options before you embark on your home buying journey. It will inform you upfront of your eligibility to purchase a new or resale flat, as well as the amount of CPF housing grants and HDB housing loan you are eligible for.

### Eligibility conditions

Criteria	Details
Assistance for	<ul style="list-style-type: none"><li>• Applicants aged 35 or above who are buying a resale flat<ul style="list-style-type: none"><li>○ On their own or with other single citizens</li><li>○ With their parents</li></ul></li><li>• Applicants aged 21 or above who are buying a resale flat with their non-resident spouse</li></ul> <p>Refer to the following for more information on the eligibility conditions:</p>

Criteria	Details													
	<ul style="list-style-type: none"> <li><a href="#">Singles</a></li> <li><a href="#">Two or more singles</a></li> <li><a href="#">Single child aged 35 or above buying with parents</a></li> <li><a href="#">Families with non-residents</a></li> </ul> <p>Notes:</p> <ul style="list-style-type: none"> <li>The PHG is only applicable for those who have not taken the PHG previously.</li> <li>Parents buying over their child's flat will not be eligible for the PHG.</li> </ul>													
Citizenship	You are a Singapore Citizen (SC)													
Conditions for parents/ child helping applicants to qualify for PHG	<table> <tr> <th>Criteria</th><th>Parents or Married Child</th><th>Single Child</th></tr> <tr> <td>Age</td><td>Not applicable</td><td>35 years old or above</td></tr> <tr> <td>Citizenship</td><td>At least an SPR</td><td></td></tr> <tr> <td>Marital status</td><td>           Parents: Married, widowed or divorced            Child: Married         </td><td>Unmarried, widowed or divorced</td></tr> </table>	Criteria	Parents or Married Child	Single Child	Age	Not applicable	35 years old or above	Citizenship	At least an SPR		Marital status	Parents: Married, widowed or divorced Child: Married	Unmarried, widowed or divorced	
Criteria	Parents or Married Child	Single Child												
Age	Not applicable	35 years old or above												
Citizenship	At least an SPR													
Marital status	Parents: Married, widowed or divorced Child: Married	Unmarried, widowed or divorced												

Criteria	Details		
	<table> <tr> <td data-bbox="562 280 763 951">Proximity condition</td><td data-bbox="763 280 1960 951"> <ul style="list-style-type: none"> <li>• Your parents/ child will live with you in the resale flat you intend to buy. They must be included in the resale flat application and must physically occupy the flat during the <a href="#">minimum occupation period (MOP)</a> after the flat purchase. Their names cannot be removed.</li> </ul> <p>or</p> <ul style="list-style-type: none"> <li>• Your parents/ child live in an HDB flat or private residential property that is within 4km<sup>^</sup> of the resale flat you intend to buy. If they do not own the property that they live in, the property must be owner-occupied by immediate family members, i.e. child or adopted child, parent(s) or parent(s)-in-law, and/ or siblings</li> </ul> <p><sup>^</sup> Your parents/ child must observe the proximity rule during the minimum occupation period after the resale flat purchase. Read more in <a href="#">conditions after buying</a>.</p> </td></tr> </table>	Proximity condition	<ul style="list-style-type: none"> <li>• Your parents/ child will live with you in the resale flat you intend to buy. They must be included in the resale flat application and must physically occupy the flat during the <a href="#">minimum occupation period (MOP)</a> after the flat purchase. Their names cannot be removed.</li> </ul> <p>or</p> <ul style="list-style-type: none"> <li>• Your parents/ child live in an HDB flat or private residential property that is within 4km<sup>^</sup> of the resale flat you intend to buy. If they do not own the property that they live in, the property must be owner-occupied by immediate family members, i.e. child or adopted child, parent(s) or parent(s)-in-law, and/ or siblings</li> </ul> <p><sup>^</sup> Your parents/ child must observe the proximity rule during the minimum occupation period after the resale flat purchase. Read more in <a href="#">conditions after buying</a>.</p>
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Flat type	<ul style="list-style-type: none"> <li>• Singles living with parents/ child or applicants buying with their non-resident spouse: Any flat type</li> <li>• Singles living near parents/ child: 2 to 5-room flat</li> </ul>		
Remaining lease of flat	<ul style="list-style-type: none"> <li>• More than 20 years</li> <li>• You can get the details of a flat lease at <a href="#">HDB Map Services</a></li> </ul>		

## Housing Loan Options

Understand the different terms and considerations between taking a housing loan from HDB and the financial institutions, and make an informed housing and financing decision.

### Housing Loan from HDB

If you need financing to buy or take over the ownership of a flat, you may apply for a housing loan from HDB or the [financial institutions \(FI\)](#). Understand the [key terms and considerations](#) for the different loan options before making a decision.

Apply for an HDB Flat Eligibility (HFE) letter via the [HDB Flat Portal](#) for a holistic understanding of your housing and financing options before you embark on your home buying journey. It will inform you upfront of your eligibility to buy a new or resale flat, as well as the amount of housing grants and HDB housing loan you are eligible for.

Find out the eligibility conditions, credit assessment criteria and important information on the HDB housing loan below.

### Eligibility conditions

Check if you and all persons listed in the HFE letter application meet the eligibility conditions.

<b>Citizenship</b>	At least 1 applicant is a Singapore Citizen
<b>Household status</b>	All the members of the core family nucleus in your HFE letter application, formed by the applicant(s) and occupier(s) who enable the household to meet the eligibility conditions for the flat purchase, have not taken 2 or more housing loans from HDB.
<b>Intended flat purchase</b>	<ul style="list-style-type: none"><li>• <a href="#">Singapore citizens aged 55 and above</a>: you are not applying for a 2-room Flexi flat on short lease<sup>[1]</sup>.</li></ul>

- [Singles aged 35 and above](#): you are buying one of the following:
  - 2-room Flexi flat on 99 year-lease from HDB; or
  - 5-room or smaller resale flat

[1] Housing loan is not available for the purchase of 2-room Flexi flats on short lease or Community Care Apartments. You must pay for the flat purchase using cash and/ or CPF Ordinary Account savings.

Your average gross monthly household income must not exceed:

**Monthly household income ceiling**

- \$14,000 for families
- \$21,000 for extended families (refer to the [guide](#) for more details)
- \$7,000 for singles buying under the Single Singapore Citizen (SSC) Scheme

**Interest or ownership in a property**

You are considered to own or have an interest in a property if you have acquired a property through purchase or when it is:

**Ownership/ interest in property in Singapore or overseas other than HDB flat**

- Acquired by gift;
- Inherited as a beneficiary under a will or from the Intestate Succession Act;
- Owned, acquired, or disposed of through nominees; or
- Acquired by holding on trust for another person/ entity.

The conditions on ownership/ interest in private residential and non-residential property apply to **all local and overseas properties that are completed or uncompleted**, and include but are not limited to the following:

**Private residential property**

A house, building, land that is under a residential land zoning (including land with multiple land zoning<sup>[2]</sup>), Executive Condominium (EC) unit, privatised HUDC flat and mixed use development<sup>[3]</sup>.

[2] E.g. residential with commercial at 1st storey or commercial and residential zoning.

[3] E.g. properties with a residential component, such as HDB shop with living quarters or shophouse.

**Private residential property**

All applicants and occupiers listed in the HFE letter application:

- Must not own or have an interest in any local or overseas private residential property; and
- Must not have disposed of any private residential property in the last 30 months, from the legal completion date, before the HFE letter application.

For example, if the private residential property was disposed of on 1 July 2024, based on the legal completion date of disposal, you may apply for an HFE letter to buy a flat from HDB, resale Plus or Prime flat, or resale unclassified<sup>[4]</sup>/ Standard flat with CPF housing grant(s), or take an HDB housing loan on or after 1 January 2027.

[4] Unclassified resale flats refer to flats sold before October 2024 sales exercise and not classified as Standard, Plus or Prime.

**Non-residential property****Non-residential property**

A property under a non-residential land zoning and/ or the permitted use does not include housing.

This may include commercial properties (e.g. shops or offices), industrial properties, market/ hawker stalls, or vacant/ plantation/ agricultural land.

All applicants and occupiers listed in the HFE letter application can, as a household, own or have an interest in up to 1 non-residential property<sup>[5]</sup> at HFE letter application, if they wish to buy a flat from HDB, a resale Plus/ Prime<sup>[6]</sup> flat, or a resale unclassified/ Standard flat with CPF housing grant(s).

If the applicants and occupiers own or have an interest in more than 1 non-residential property, they must have disposed of the other non-residential properties at least 30 months (counted from the legal completion date of the disposal of the interest) before applying for an HFE letter.

[5] This is regardless of the share of ownership in the non-residential property. If the applicants and occupiers own the same non-residential property, the household is considered as owning 1 non-residential property.

[6] Prime flats include Prime Location Public Housing (PLH) flats sold before October 2024 sales exercise. The eligibility criteria for resale Prime flats follow the prevailing BTO eligibility criteria.

The loan amount will depend on the extent the remaining lease can cover the youngest applicant to the age of 95 and above.

[Create a payment plan](#) to find out the payments required at various milestones to buy a new or resale flat, and check that you have sufficient budget before committing to a flat purchase.

Remaining lease of the flat	Remaining Lease of Flat is More Than 20 Years and Covers Youngest Applicant to Age of	Loan-to-Value (LTV) Limit <sup>[7][8]</sup>	Loan Period
	95 years and above	New flat: Up to 75% of the purchase price.  Resale flat: Up to 75% of the lower of the resale price or value of the flat.	Shortest of: <ul style="list-style-type: none"><li>• 25 years;</li></ul>

Less than 95 years	A lower loan limit pro-rated from 75%, based on the extent the remaining lease can cover the youngest applicant to the age of 95 and above.	<ul style="list-style-type: none"> <li>• 65 years minus the average age of the applicants; and</li> <li>• Remaining lease at the point of flat application minus 20 years.</li> </ul>
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[7] The LTV limit refers to the maximum amount of housing loan a flat applicant may take up, expressed as a percentage of the lower of the flat price or value of the flat.

[8] For complete resale applications received by HDB on or after 20 August 2024 and flat applications for the October 2024 sales exercise onwards.

Applicants who have booked a new flat or submitted a resale application will be provided with a customised financial plan, which will include the applicable LTV limit at the point of flat application (if they are taking an HDB housing loan), and the payments required at the various milestones of their flat purchase.

### **Conditions when taking a second HDB housing loan**

To promote financial prudence and prevent over-borrowing, your second HDB housing loan amount will be granted only after you have paid for the flat purchase using the full CPF refund and part of the cash proceeds received from the disposal\* of the following residential properties:

- Existing or last-owned HDB flat; or
- Last-owned private residential property, disposed of at least 30 months, based on the legal completion date, before your HFE letter application.

\* The manner of disposal includes the sale, transfer or surrender of a flat or private residential property, or by any other method under the Housing and Development Act or any other written law.

To apply for a second HDB housing loan, you must meet the following requirements:



## At Point of Flat Purchase

## Conditions to Take a Second HDB Housing Loan

You have disposed of the existing flat or private residential property, and do not own any HDB flat

You and all members of the core family nucleus must use the CPF refund and up to 50% of the cash proceeds received from the disposal of the last-owned HDB flat, or private residential property disposed of at least 30 months before your HFE letter application. This shall be based on the legal completion date of the disposal.

You may retain up to \$20,000 in your [CPF Ordinary Account \(OA\)](#) and use the remaining balance in your OA to buy the flat.

You will be charged commercial interest rate (pegged to the average non-promotional interest rate for HDB flats offered by the 3 local FIs<sup>+</sup>) for the housing loan to buy the next flat.

You are buying an HDB flat **before** disposing of the existing one

The interest rate will be converted to the concessionary rate after you have disposed of the existing flat, within 6 months from the date of legal completion of the flat purchase, and used the CPF refund and up to 50% of the cash proceeds received from the disposal to redeem the housing loan for the next flat. From the CPF monies refunded, you may retain up to \$20,000 in your [CPF OA](#).

+ The 3 local FIs are DBS Bank Limited, Overseas-Chinese Banking Corporation Limited, and United Overseas Bank Limited.

### Additional information on cash proceeds:

- HDB reserves the right to determine the amount of proceeds to be used, either by taking into account the manner of holding of the existing/last-owned HDB flat or last-owned private residential property, or according to any court order that has provided for the disposal/ division of the residential property.
- Generally, flat applicants can keep the higher of \$25,000 or 50% of the cash proceeds (including the cash deposit received). HDB will take into account the remaining cash proceeds when determining the second HDB housing loan amount.

[Calculate your sale proceeds](#) and work out how much cash proceeds you need to use for your flat purchase. Be sure to secure sufficient financing before committing to sell your existing flat or buy another one.

### **What happens if I do not meet the eligibility conditions?**

You have to take a [housing loan from an FI](#) if you need mortgage financing.

### Credit assessment criteria

Find out if you meet our assessment criteria

Besides meeting the eligibility conditions, flat applicants have to fulfil our credit assessment criteria to apply for an HDB housing loan.

For all types of employment and trade, applicants need to meet the following criteria:

- Be working at the point of HFE letter application
- Have stable work and regular income

Applicants who are earning an income without monthly CPF contribution need to also meet the following criteria. In addition to the above condition:

- Have good credit standing

Do take some time to build up your finances and work records if you do not meet the credit assessment criteria for an HDB housing loan

## Application of an HDB housing loan

What you need to know about the HFE letter and when to apply for one

If you wish to take an HDB housing loan to buy a flat, you have to first apply for an HFE letter before embarking on your home buying journey.

Find out more about the [HFE letter](#), when and where to apply.

## Details on the HDB housing loan

Understand the considerations that determine your housing loan amount

The HDB housing loan amount is determined based on the following:

<b>Flat applicants' financial situation</b>	<p>Financial ability of flat applicants to sustain the payment of the monthly mortgage instalments, to ensure that they do not borrow beyond their means.</p> <p>This is based on flat applicants':</p> <ul style="list-style-type: none"><li>• Age</li><li>• Monthly income</li><li>• Job stability</li><li>• Current loans and financial commitments (e.g., credit card bills, car loans)</li><li>• Past repayment records</li><li>• Monthly cash savings</li></ul>
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	<p><b>Note:</b></p> <ul style="list-style-type: none"> <li>• The applicant must be working at the point of HFE letter application and when HDB disburses the housing loan.</li> <li>• If you are buying an uncompleted flat from HDB, we will review your financial position nearer the completion of the flat, before we disburse the housing loan. This is to confirm that there is no adverse change in your ability to service the housing loan. In the event of changes, the loan amount may be reduced.</li> </ul>
<b>Repayment period</b>	<p>Capped at whichever is the shortest:</p> <ul style="list-style-type: none"> <li>• 25 years;</li> <li>• 65 years minus the average age of the applicants; or</li> <li>• Remaining lease of the flat minus 20 years.</li> </ul>
<b>Applicable interest rate</b>	<p>To encourage flat applicants to borrow prudently, HDB uses the higher of the following to compute the eligible housing loan amount:</p> <ul style="list-style-type: none"> <li>• Interest rate floor (currently at 3.0% per annum); and</li> <li>• Prevailing HDB housing loan interest rate.</li> </ul> <p><b>Prevailing HDB housing loan interest rate</b></p> <p><b>Concessionary interest rate</b>                      Pegged at 0.1%-point above the prevailing CPF Ordinary Account interest rate and reviewed quarterly.</p>

	<p>Pegged to the average non-promotional interest rates for HDB flats offered by the 3 local FIs, subject to a minimum of the concessionary interest rate.</p> <p><b>Commercial interest rate where charged, for flat applicants taking a second HDB housing loan before disposing of their existing flat</b></p> <p>The interest rate will be converted to the concessionary rate after the flat applicant has disposed of their existing flat, within 6 months from the legal completion of their flat purchase, and used the CPF refund and 50% of the cash proceeds received from the disposal of their existing flat to reduce the second HDB housing loan amount.</p> <p>Read more on the conditions to take a <a href="#">second HDB housing loan</a>.</p> <p>The interest payable on the HDB housing loan is computed on a monthly-rest basis or such other basis as HDB may decide. Find out more on the <a href="#">interest rate</a>.</p>	
Monthly instalments	Up to 30% of the applicants’ monthly income.	
Loan-to-Value (LTV) Limit	Refers to the maximum amount of housing loan a flat applicant may take up, expressed as a percentage of the lower of the purchase price or value of the flat.	
	New Flats	Resale Flats
	LTV limit^	Up to 75% of the flat purchase price
	Conditions	
	If the remaining lease of the flat does not cover the youngest applicant to the age of 95 and above at the point of flat application, the LTV limit will be pro-rated from 75%.	

	<p>^ For complete resale applications received by HDB on or after 20 August 2024 and flat applications for the October 2024 sales exercise onwards.</p> <p>Applicants who have booked a flat with HDB or submitted a resale application will be provided with a customised financial plan, which will include the applicable LTV limit at the point of flat application (if they are taking an HDB housing loan), and the payments required at the various milestones of their flat purchase.</p>
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#### **Additional information:**

HDB housing loan is only disbursed at key collection. Once a housing loan is disbursed:

- You will not be able to take up another HDB housing loan for 30 months from the legal completion of the flat purchase.
- All core member(s)<sup>#</sup> in your HFE letter application will be considered as having taken an HDB housing loan.

<sup>#</sup>Core member(s) refer to the applicant(s) and occupier(s) in an HFE letter application who enable the applicant(s) to qualify for a flat purchase under an eligibility scheme. All core members must remain in the flat application, and physically occupy the flat during the [minimum occupation period \(MOP\)](#) after the flat purchase. Their names cannot be removed.

#### **Use of CPF savings**

Find out the requirement on the use of CPF savings for your flat purchase and for paying the monthly instalments

Applicants have the option to:

- Retain up to \$20,000 of the available savings in each of their [CPF Ordinary Account \(OA\)](#)
- Use the savings in their CPF OA to pay the stamp fee, registration fee, legal fees, and premium for the CPF Home Protection Insurance (if applicable)

The remaining balance in your CPF OA must be used to pay for the flat purchase or take over ownership of an existing flat, before the HDB housing loan can be granted.

The total amount of CPF savings that can be used to buy or take over the flat and pay the monthly mortgage instalments will depend on:

- Extent that the remaining lease of the flat can cover the youngest applicant up to the age of 95; and
- Applicable CPF usage limits for the purchase of:
  - [New flats](#)
  - [Resale flats](#)

When the allowed CPF amount is used up, you have to pay for the balance purchase price and/ or the monthly mortgage instalments in cash. For more information on the use of CPF savings, you may use [CPF Board's calculator](#).

Occupier(s) cannot use their CPF OA savings or housing grant for the flat purchase or servicing of housing loan.

## **Legal Services**

Find out the legal services required for your flat purchase

The purchase of an HDB flat may require the legal services of solicitors for the transfer of the flat title and mortgage (if any).

We provide these legal services for those who are taking a housing loan from HDB to buy a new or resale flat. To engage our legal services, please submit a signed Warrant to Act, which will be provided by HDB at the following stage:

- Purchase of new flat: At flat booking; or
- Purchase of resale flat: At endorsement of resale documents.

Alternatively, you may engage the services of a private solicitor. Please submit a letter from your solicitor to HDB to confirm this at the following stage:

- Purchase of new flat: Before signing the Agreement for Lease; or
- Purchase of resale flat: At submission of resale application.

### **Servicing an HDB housing loan**

Find out more about the monthly repayment and how to save on interest payments

#### **Monthly repayment**

Upon disbursement of the HDB housing loan, your first monthly instalment payment will start on the first day of the second month. Thereafter, your monthly instalments are due and payable on the first day of every month, until the housing loan is redeemed.

You can use your cash and/ or CPF savings to pay the monthly instalments, subject to the prevailing rules of CPF Board. If you choose to use cash instead of CPF savings, you can grow your retirement fund steadily with CPF interest rates. Find out more on the [monthly repayment](#).

A smaller housing loan and paying it off early will give you greater financial flexibility for your other goals (e.g. building up retirement funds, investments, etc.).

To reduce your financial commitments and save on interest payments, you can also make regular partial payments or early repayment of your housing loan, or shorten your repayment period. Your monthly instalment will be adjusted accordingly. Find out more on [servicing your HDB housing loan](#).



## Insurance for HDB housing loan

The insurance policies will protect you and your loved ones in the event of any unforeseen circumstance.

If you take an HDB housing loan to buy or take over ownership of a flat, you will have to buy these insurance policies:

- [HDB Fire Insurance Policy](#)
- [Home Protection Scheme](#) (if you are using your CPF savings to pay your monthly loan instalments)

The HDB fire insurance covers the cost of reinstating damaged internal structures, fixtures and areas built and provided by HDB. As it does not include home contents such as furniture, renovations and personal belongings, you are encouraged to buy additional home insurance from any insurer if you wish to go further to extend protection over your home contents. Find out more about the [HDB Fire Insurance Policy](#).

For those who are not taking a housing loan, you are also encouraged to buy a fire and home insurance for your flat. You can do so from any insurer.

The Home Protection Scheme is a mortgage-reducing insurance scheme administered by the CPF Board. It insures CPF members and their families against losing their home, should the policy holder become permanently incapacitated or pass away before the housing loan is paid up.

## Housing Loan from Financial Institutions

You may finance your flat purchase with a housing loan from a financial institution (FI) that is regulated by the [Monetary Authority of Singapore \(MAS\)](#).

You can apply for an In-Principle Approval (IPA) from the participating FIs through the [integrated loan application service](#) on the HDB Flat Portal. After you have confirmed the flat to purchase, you can request your preferred FI to convert the IPA into a Letter of Offer (LO) on the HDB Flat Portal.

Find out the key considerations and important information below when taking a housing loan from an FI. You may also read our [frequently asked questions](#) on applying for a housing loan from FIs through our integrated loan application service.

## Financing considerations

Understand the terms and considerations when **taking an Financial Institutions housing loan**

Interest rate	Varies among FIs and may change with market conditions. <a href="#">View and compare housing loan packages offered by the participating FIs.</a>											
Repayment period	Up to 30 years											
Loan-to-Value (LTV) Limit	<p>Expressed as a percentage of the purchase price or flat value, for the maximum loan amount a flat applicant may take up.</p> <table><thead><tr><th></th><th>New Flats</th><th>Resale Flats</th></tr></thead><tbody><tr><td>LTV Limit</td><td>Up to 75% of the flat purchase price</td><td>Up to 75% of the lower of the resale price and value</td></tr><tr><td>Conditions</td><td colspan="2">FIs may have <a href="#">restrictions</a> for purchase of flats with shorter remaining leases; and/ or if your repayment period exceeds 25 years or you have additional housing loan(s)</td></tr></tbody></table>				New Flats	Resale Flats	LTV Limit	Up to 75% of the flat purchase price	Up to 75% of the lower of the resale price and value	Conditions	FIs may have <a href="#">restrictions</a> for purchase of flats with shorter remaining leases; and/ or if your repayment period exceeds 25 years or you have additional housing loan(s)	
	New Flats	Resale Flats										
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Conditions	FIs may have <a href="#">restrictions</a> for purchase of flats with shorter remaining leases; and/ or if your repayment period exceeds 25 years or you have additional housing loan(s)											
Minimum cash payment	<p>At least 5% of the flat price or value (whichever is lower) must be paid in cash. The remaining balance can be paid in cash, CPF savings in your Ordinary Account (OA), and/ or housing loan.</p> <p>The minimum cash payment will depend on the flat applicants’ age, loan period, and whether there are any outstanding housing loans.</p>											
CPF utilisation	You may use any amount in your CPF OA for flat purchase, up to the applicable limits as follows:											

	<ul style="list-style-type: none"> <li>• The total amount of CPF savings that can be used to buy the flat and pay the monthly mortgage instalments depends on the extent the remaining lease of the flat can cover the youngest applicant up to the age of 95; and</li> <li>• Applicable CPF usage limits for the purchase of: <ul style="list-style-type: none"> <li>○ <a href="#">New flats</a></li> <li>○ <a href="#">Resale flats</a></li> </ul> </li> </ul> <p>When the allowed CPF amount is used up, you need to pay for the balance purchase price and/ or the monthly mortgage instalments in cash.</p> <p>For more information on the use of CPF savings, you may use <a href="#">CPF Board's calculator</a>.</p>
<b>Refinancing</b>	<p>You may refinance the FI housing loan with one from another FI or a different interest rate package. Do check with the FI on the terms and conditions (e.g., lock-in period).</p> <p>You cannot refinance to an HDB housing loan.</p>
<b>Priority of payment</b>	<p>If you sell an HDB flat with an outstanding housing loan from an FI, the sales proceeds will be applied in the following order:</p> <ol style="list-style-type: none"> <li>1. Discharge the outstanding housing loan with the FI.</li> <li>2. Refund the CPF monies (with interest) that was used to finance the property.</li> <li>3. Pay the interest on the housing loan (from the date of default in payment, if applicable), and the interest on the CPF monies that was used.</li> </ol>

The FIs offer a variety of housing loan packages with different features and benefits. Evaluate your options and understand the terms and conditions of your housing loan before making a decision and committing to a flat purchase.

### **Integrated loan application service with participating Financial Institutions**

Find out when and where to apply for a housing loan with the Financial Institutions.

The FIs (in alphabetical order) available on the integrated loan application service on the HDB Flat Portal are:

- DBS Bank Limited
- Hong Leong Finance Limited
- Maybank Singapore Limited
- Overseas-Chinese Banking Corporation Limited
- Sing Investments & Finance Limited
- United Overseas Bank Limited

<b>When to apply</b>	<p>Apply early for an IPA from 1 or more of the participating FIs for an indicative housing loan amount.</p> <p>You must have a valid LO on the confirmed loan offer from an FI, before you may:</p> <ul style="list-style-type: none"><li>• Sign the Agreement for Lease for a new flat</li><li>• Exercise the OTP for a resale flat</li></ul> <p>Do plan ahead and give yourself enough time to:</p> <ul style="list-style-type: none"><li>• Evaluate the different housing loan options available</li></ul>
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	<ul style="list-style-type: none"> <li>○ You may use our <a href="#">calculator</a> to obtain housing loan estimates from HDB and the FIs, and work out your flat budget.</li> <li>• Submit applications to your preferred FI(s) for an IPA or LO</li> <li>• Apply to your preferred FI to convert your IPA into an LO and accept the LO</li> </ul>
<b>How to apply</b>	<p><b>Apply for an IPA:</b> When applying for an HFE letter, you can view and compare housing loans offered by the participating FIs and HDB, and apply for an IPA to your preferred FI(s) to know your eligible housing loan amount.</p> <p><b>Request for an LO:</b> If you have received an IPA via the HDB Flat Portal, you can compare housing loan packages and request for a LO from your preferred FI to confirm the housing loan offer via:</p> <ul style="list-style-type: none"> <li>• The digital platform which guides new flat buyers who have booked a flat; or</li> <li>• The "Convert IPA to LO" e-Service for resale flat buyers who have received an outcome for their Request for Value^.</li> </ul> <p>^ Do note that you must have a valid LO before you exercise the Option to Purchase to buy a resale flat. The FIs will liaise with you directly on accepting the housing loan offer. Please accept only 1 LO from an FI to finance your flat purchase.</p>

	<p>The IPA and LO applications will be sent to the FI(s) of your choice. The FI(s) will inform you directly of the outcome of your application(s).</p> <p>You may also approach other FIs, regulated by the <a href="#">MAS</a>, on the <a href="#">Financial Institutions Directory</a> to check your loan eligibility.</p> <p>Do request a Customer Information Sheet from the FIs for your reference.</p>
<b>Must I take a housing loan from an FI?</b>	<p>You do not need a housing loan if you have sufficient cash and/ or CPF savings to pay for the flat purchase in full.</p> <p>If you require a housing loan, you may take it from HDB or FI, subject to meeting the respective eligibility criteria and credit assessment guidelines.</p> <p>HDB does not provide housing loans for the purchase of <a href="#">Executive Condominium</a> units from property developers.</p>

## **Financing guides**

Learn more about taking a housing loan from Financial Institutions and debt management.

Plan your finances and make an informed decision with the following guides available on MyMoneySense, a financial planning digital service:

- [MyMoneySense – Should you take a housing loan from HDB or a bank?](#)
- [MyMoneySense – Create your Home Financing Plans](#)

## **Legal services**

Find out the legal services for your flat purchase.

The purchase of an HDB flat may require the services of solicitors for the conveyancing and mortgage (if any).

If you are taking a housing loan from an FI, you need to appoint a private solicitor for the conveyancing and mortgage of the flat. Please submit a letter from your solicitor to HDB to confirm this at the following stage:

- Purchase of new flat: Before signing the Agreement for Lease; or
- Purchase of resale flat: At submission of resale application.

## Application for an HDB Flat Eligibility (HFE) Letter

### Make an informed decision

Log in to the [HDB Flat Portal](#) using your Singpass to apply for an HFE letter. The HFE letter will provide you with a holistic understanding of your housing and financing options and help you plan your budget before you embark on your home buying journey. Second-timers will also be informed on the [resale levy/ premium](#) payable for the purchase of a subsidised flat from HDB. Read our [frequently asked questions](#) on the HFE letter and [how to apply](#) for one.

### Integrated loan application service

You may request an In-Principle Approval (IPA) from the participating financial institutions (FIs) when you apply for an HFE letter. The IPA will provide you with the FI's indicative loan amount. Your chosen FI(s) will reach out to you directly on the outcome(s) of your IPA application(s) and you will be able to confirm their loan offer(s) through the HDB Flat Portal after you have secured a flat purchase. The service is free of charge. Read more about the [integrated loan application service](#).

### Guide to HFE letter application

Find out about the application process and important information about the HFE letter below.

### When to apply

Plan and apply for the HFE letter early

If you are buying a new flat	If you are buying a resale flat
You must have a valid HFE letter when you apply to buy a flat from HDB.	You must have a valid HFE letter before you obtain an Option to Purchase (OTP) from a flat seller, and when both you and the seller submit the resale application to HDB.



The processing time is about a month, after we have received the full set of required documents. The processing time may be longer before and during the month of a sales exercise due to high application volume. An SMS and email notification will be sent to you once the outcome is available.

If you intend to buy a flat, do apply for an HFE letter early.

#### **Additional notes**

- You may only apply for an HFE letter online, and the application is free of charge.
- You may only be listed in 1 HFE letter application, either as an applicant or occupier.

#### **How to apply**

Here is any overview of the HFE letter application process.

There are just 2 steps to apply for an HFE letter:

- **Step 1: Preliminary HFE check.** Based on the information you provide, you will receive a quick overview of your eligibility to buy an HDB flat, receive CPF housing grants, and take up an HDB housing loan. This is a preliminary assessment to guide your financial planning. If you have decided to buy a flat, proceed to the next step to apply for an HFE letter.
- **Step 2: Apply for an HFE letter.** Note that you will need to apply for an HFE letter within 30 calendar days of starting the preliminary HFE check. If not, you will need to start the preliminary HFE check afresh. You can use your HFE letter to work out your flat budget before beginning your home search.

*? If you can, apply for the HFE letter within the same calendar month that you started the preliminary HFE check. Otherwise, you will need to update the employment details for all persons listed in your application.*

## Additional information

<b>Have a valid Singpass account</b>	<p>All applicants and required occupiers must have a valid Singpass account when applying for the HFE letter.</p> <p>Please visit the <a href="#">Singpass website</a> if you need to register for a Singpass account or reset the password.</p>
<b>Provide accurate information when completing Steps 1 and 2</b>	<p>You must start Preliminary HFE check (Step 1 of Buying Process) afresh if there are any changes to the details you have provided.</p> <p>The applicant(s) and occupier(s) listed in your new or resale flat application must remain the same as those in your HFE letter application.</p> <p>You will not be able to make any changes after you have submitted your HFE letter application. If you need to make changes, you must <a href="#">cancel</a> your HFE letter application and apply for a fresh one.</p>
<b>Complete Steps 1 and 2 within 30 calendar days of each other</b>	<p>Complete your Preliminary HFE check (Step 1 of Buying Process) and Apply for an HFE letter (Step 2 of Buying Process) within 30 calendar days of each other.</p> <p>If you can, complete both steps within the same calendar month. Otherwise, you will need to update the employment and income details of all persons listed in the application<sup>^</sup>.</p> <p>E.g. <sup>^</sup> You have completed Step 1 in May 2023 and proceed with Step 2 in June 2023.</p>
<b>Changes to HFE letter application</b>	<p>It depends on where you are in your HFE letter application, as follows:</p> <p><b>You are at Step 1 – Preliminary</b> Use the “Back” button at the bottom of the page to navigate to earlier HFE Check (Step 1 in draft)      pages to make changes.</p>

	<p><b>You have completed Step 1 and received the preliminary outcome</b></p> <p>Select the “Redo” button in Step 1 of the Buying Process to make changes.</p> <p><b>You are at Step 2 – Apply for an HFE letter</b></p> <p>Click the link “Start afresh your Preliminary HFE check” at the review page to go back to Step 1 – Preliminary HFE check to make changes.</p> <p><b>You have completed Step 2 or have received an HFE letter</b></p> <p>If you wish to update your contact details, please submit a request via our <a href="#">e-Service</a>.</p> <p>If you need to make other changes, please refer to the <a href="#">usage of HFE letter and changes in household details</a> for more information.</p> <p><b>You have applied for a flat with the HFE letter</b></p> <p>Please write to us via <a href="mailto:MyRequest@HDB">MyRequest@HDB</a> with your HFE reference number and sales registration number (new flat) or resale case number (resale flat).</p>				
<p><b>Upload documents, check status of application or view HFE letter</b></p>	<p>You will be notified via SMS and email if you need to submit additional documents for our review, or when your HFE letter is ready.</p> <p>Log in to the <a href="#">HDB Flat Portal</a> and follow these steps to:</p> <table> <tr> <td data-bbox="667 1086 1115 1166"><b>Upload the required documents</b></td><td data-bbox="1115 1086 2045 1166">Select My Flat Dashboard &gt; I am a new/resale flat buyer &gt; Apply for an HFE letter (Step 2 of Buying Process) &gt; Upload Documents</td></tr> <tr> <td data-bbox="667 1198 1115 1278"><b>Check status of HFE letter application or view HFE letter</b></td><td data-bbox="1115 1198 2045 1278">Select My Flat Dashboard &gt; I am a new/resale flat buyer &gt; Apply for an HFE letter (Step 2 of Buying Process) &gt; View Letter</td></tr> </table>	<b>Upload the required documents</b>	Select My Flat Dashboard > I am a new/resale flat buyer > Apply for an HFE letter (Step 2 of Buying Process) > Upload Documents	<b>Check status of HFE letter application or view HFE letter</b>	Select My Flat Dashboard > I am a new/resale flat buyer > Apply for an HFE letter (Step 2 of Buying Process) > View Letter
<b>Upload the required documents</b>	Select My Flat Dashboard > I am a new/resale flat buyer > Apply for an HFE letter (Step 2 of Buying Process) > Upload Documents				
<b>Check status of HFE letter application or view HFE letter</b>	Select My Flat Dashboard > I am a new/resale flat buyer > Apply for an HFE letter (Step 2 of Buying Process) > View Letter				

## Income guidelines

Understand the guidelines for income assessment and documents to get a head start on your application.

When you apply for an HFE letter, you will be guided to retrieve your information via Myinfo to minimise form-filling and reduce submission of documents. However, in some cases, supporting documents may still be required as Myinfo may not have all the required information or details. You will be informed via SMS and email if you need to submit documents.

Get a head start on your application by reading our [income guidelines](#).

## Income Guidelines

Understand the guidelines for income assessment to get a head start on your [HDB Flat Eligibility \(HFE\) letter](#) application. You may also read our [frequently asked questions](#) on the HFE letter.

## Income guidelines

HDB considers the incomes of all persons listed in your HFE letter application to assess your household's eligibility to buy a flat, receive CPF housing grants and take an HDB housing loan.

Assessment	Guideline
Period of income assessment	12 months
End of assessment period	<p>2 months preceding the month of HFE letter application^</p> <p>^ For example, if your HFE letter application is submitted in May 2024, the assessment period will be from April 2023 to March 2024.</p> <p><b>Note:</b></p>

Assessment	Guideline												
	<p>You must be working at the point of the HFE letter application to be considered for an <a href="#">Enhanced CPF Housing Grant</a> and <a href="#">HDB housing loan</a>.</p> <p>Applicant(s) taking an HDB housing loan must remain in their employment or trade when HDB disburses the housing loan.</p>												
Computation of income	<p>The average gross monthly income for each applicant and/ or occupier is the total income earned over the number of months worked during the assessment period. The incomes of all persons (both applicants and occupiers) listed in the HFE letter application are included in the assessment.</p> <p>For self-employed persons, the number of months worked will be 12 or from business commencement during the assessment period.</p> <p>For employed persons, the number of months worked will exclude months on no-pay leave (treated as unemployment) or from employment commencement during the assessment period. For example, if you worked for 10 months during the income assessment period, your average income earned will be the total income earned for the 10 months divided by 10.</p> <p>To illustrate, the average gross monthly household income will be computed as follows:</p> <table><tr><th></th><th>Applicant 1</th><th>Applicant 2</th><th>Applicant 3</th></tr><tr><td>Total gross income during the assessment period</td><td>\$A</td><td>\$B</td><td>\$C</td></tr><tr><td>Number of months worked</td><td>12</td><td>6</td><td>10</td></tr></table>		Applicant 1	Applicant 2	Applicant 3	Total gross income during the assessment period	\$A	\$B	\$C	Number of months worked	12	6	10
	Applicant 1	Applicant 2	Applicant 3										
Total gross income during the assessment period	\$A	\$B	\$C										
Number of months worked	12	6	10										

Assessment	Guideline
	<p>Average gross monthly income <math>\\$A / 12 = \\$X</math> <math>\\$B / 6 = \\$Y</math> <math>\\$C / 10 = \\$Z</math></p> <p><b>Average gross monthly household income</b> <math>\\$X + \\$Y + \\$Z</math></p>
<b>Income components</b>	All components from employment or trade, including employee's CPF deductions and excluding employer's CPF contributions and bonuses.

Types of income/ allowance considered for assessment of household income and credit assessment:

Types of Income/ Allowance	Considered for	
	Assessment of household income	Credit assessment for HDB housing loan
Applicant's income	Yes	Yes
Occupier's income	Yes	No
Allowances/ overtime pay e.g. allowances for food, transport, laundry, uniform, shift work, etc.	Yes	
Claims / reimbursements		
Director's fee		
Employees' benefits e.g. birthday incentives, marriage tokens, etc.		

Types of Income/ Allowance	Considered for	
	Assessment of household income	Credit assessment for HDB housing loan
Incentives		
Overseas cost of living allowances for working persons		
Pupillage/ stipends		
Employer's CPF contributions	No	
Bonuses		
Annual Wage Supplement		
Employees' share options and other non-monetary remuneration		
National Service allowance		
Overseas allowances for applicants on scholarship		
Pension		
Not related to employment and trade, e.g. rental income, alimony/ maintenance fee, and dividend income/ interest from fixed deposit/ savings accounts.		

## Documents

When you apply for an HFE letter, you will be guided to retrieve your information from Myinfo to minimise form-filling and submission of documents. However, in some cases, supporting documents may still be required and you will be informed via SMS and email. Please then approach your employer or relevant agencies to obtain the required documents or a letter from them if they are unable to provide the required information. We may not be able to process your HFE letter application without the complete set of documents.

If you hold more than 1 job and are requested to submit documents on your employment/ trade, you must provide the documents for each of your employment/ trade. The application e-Service can support the uploading of multiple documents. Alternatively, you may also consolidate them into 1 file before uploading.

Do ensure that your documents meet the following requirements before you upload them, for a smoother application process:

- All files are in PDF, JPG or PNG format, and are not encrypted
- Each file is up to 5 MB and the total size of all files is up to 40 MB
- The file names have only alphabets, numbers, spaces, dashes ('\_'), hyphens ('-') or full stops ('.')

If the documents are not in English, Chinese, Malay or Tamil, please provide a copy of the document and its official English translation. The translation must be:

- Notarised by a local Notary Public; or
- A certified true copy by a local commissioner; or
- Endorsed or processed by the high commission in Singapore or your country's embassy.

To upload the documents, log in to the [HDB Flat Portal](#) and select My Flat Dashboard > I am a new/resale flat buyer > Apply for an HFE letter (Step 2 of Buying Process) > Upload Documents.



## Validity and possible review of HFE letter

Understand when and why your HFE letter may be reviewed.

<b>Validity of HFE letter</b>	<p>The HFE letter is valid for 9 months from the date of issue.</p> <p>If you have already submitted a flat application with your HFE letter, you may proceed with the flat purchase even if the HFE letter has since expired.</p>
<b>Possible review of HFE letter</b>	<p>The outcome of your HFE letter will be reviewed if:</p> <ul style="list-style-type: none"><li>• Any given information is untrue or incorrect</li><li>• You and any persons listed in the application do not comply with any terms and conditions to buy an HDB flat, apply for CPF housing grants and/ or take up an HDB housing loan</li><li>• There are any changes in your family members, or other circumstances such as changes in HDB's policies and/ or processes which may affect your eligibility to buy an HDB flat, apply for CPF housing grants and/ or take up an HDB housing loan</li></ul> <p>If you book an uncompleted flat with HDB, we will review your financial position nearer the completion of the flat, to confirm that there are no adverse changes in your ability to service the HDB housing loan. Otherwise, the loan amount may be reduced.</p>
<b>Use of HFE letter and changes in household details</b>	<p>The applicant(s) and occupier(s) listed in your new or resale flat application must remain the same as those in your HFE letter application.</p> <p>If there are changes to your household details, this may affect your eligibility to buy an HDB flat, obtain CPF housing grants and/ or take up an HDB housing loan and hence, invalidate your HFE letter. Accordingly, HDB reserves the right to cancel your new or resale flat application(s).</p>

For new flat application, the usual [financial forfeitures and consequences](#) for the cancellation will apply, depending on the stage of the application at the time of the cancellation.

For resale flat application, you will remain liable to the flat seller under the Option to Purchase which you have exercised.

If you need to make changes, please follow the steps below, depending on the stage of your HFE letter application:

Stage of HFE Letter Application	Procedure
Pending approval	<a href="#">Cancel</a> your HFE letter. After cancellation, apply for a fresh HFE letter (i.e. complete Step 1 and Step 2 of the buying process again) by logging in to the <a href="#">HDB Flat Portal</a> .
Approved	<p>There is no action required if there is a change in your household income.</p> <p>If you need to make the following changes:</p> <ul style="list-style-type: none"><li>• Addition/ removal of household member(s)</li><li>• Change in status from an applicant to an occupier or vice versa</li><li>• Marital status</li><li>• Citizenship</li><li>• Ownership of private properties</li></ul>

	<p><b>Before submission of new or resale flat application</b></p> <p>Cancel and apply for a fresh HFE letter (i.e. complete Step 1 and Step 2 of the buying process again) by logging in to the <a href="#">HDB Flat Portal</a>.</p> <p><b>After submission of new or resale flat application</b></p> <p>Please write to us via <a href="mailto:MyRequest@HDB">MyRequest@HDB</a> with your HFE reference number and sales registration number (for new flat) or resale case number (for resale flat).</p>
<b>Re-application of HFE letter</b>	<p>If you have already submitted a flat application with your HFE letter, you do not need a fresh HFE letter to continue with the flat application.</p> <p>If your HFE letter is expiring in the next 30 days and you need more time to submit a new or resale flat application, please apply for a fresh HFE letter.</p> <p>If there are no changes in the applicant(s) and occupier(s) listed other than their employment or income, please log in to the <a href="#">HDB Flat Portal</a>, select My Flat Dashboard &gt; I am a new/resale flat buyer &gt; View Letter/ Re-apply HFE (Step 2 of Buying Process).</p> <p>If you need to make other changes, you may refer to the <a href="#">changes in household details</a> for more information.</p> <p>HDB will process your HFE letter application based on your latest situation and prevailing policies. Until a fresh HFE letter is issued, you may continue using the existing unexpired HFE letter for a flat purchase.</p>

### Next steps with you HFE

Set off your home buying journey with your valid HFE letter.

With your HFE letter, you can embark on your buying journey with certainty on the [HDB Flat Portal](#). Check out the infographic for the next steps in your home buying journey. All the best!