

BTO (Built-to-order) and SBF (Sale of Balance Flats)

Step 1: Check whether you are eligible to buy a BTO or SBF flat from HDB

You must meet the following conditions to buy a BTO or SBF flat.

1. Qualify for one of the eligibility schemes. Click [here](#) for more information on the different schemes available. You can also visit the HDB e-Service [here](#) to check your eligibility.
2. At least 1 Singapore Citizen or Singapore Permanent Resident applicant.
3. At least 21 years old
4. Monthly household income is within the income ceiling for the flat you intend to buy
5. Do not own other property overseas or locally, and have not disposed of any within the last 30 months.
6. Have not bought a new HDB/DBSS flat or EC, or received a CPF Housing Grant before; or, have only bought 1 of those properties/received 1 CPD housing Grant thus far.

Step 2: Plan your financials

You should be able to pay the option fee, down payment, and other costs related to the purchase such as legal fees, resale levy, renovation cost and Home Protection Insurance (HPI). You should also check whether you are eligible to take a HDB concessionary housing loan and more information about it [here](#). You can see the overview of all the costs from [here](#).

Step 3: Look for a suitable flat

Sites where flats will be built will be announced in the newspaper and the [HDB InfoWEB](#). You can find out the types of flats available from [here](#).

Step 4: Submit application

Once you have found the suitable flat, you can either submit your flat application online via [HDB InfoWEB](#) or by visiting HDB Hub or any of the HDB Branches. You must pay a non-refundable administrative fee of \$10 to process your application.

Step 5: Receive outcome of application

At the end of the application period, HDB will ballot all applications for their queue position and inform applicants of the outcome of their application. You can check the [status of your application](#) when the result is announced.

Step 6: Book flat

You will be invited to book a flat based on the balloted queue position. You should check the flat's availability before attending the appointment. Also, decide if you would like to opt-in for the [Optional Component Scheme \(OCS\)](#). You must bring along there [documents](#) when going for the appointment. You will need to make an option fee payment by NETS at this stage.

Step 7: Sign Agreement for Lease

You will be invited to sign the Agreement for Lease. You have to submit a Letter of Offer if you are obtaining a housing loan from banks. At this stage you will need to pay a down payment (plus 1-3% legal and stamp fees) by CPF or cash – 10% for buyers taking a housing loan from HDB / 20% for buyers taking a housing loan from bank.

Step 8: Collect flat keys

You can collect the keys to your flats in about three years' time for flats offered under the BTO. You should also read through the [conditions after purchase](#).

Payments after collecting flat key

- 99-year 2-room Flexi flat or bigger

DBSS Flat (Design, Build and Sell Scheme)

DBSS flats are bought directly from the developers instead of HDB.

Step 1: Check whether you are eligible to buy a DBSS Flat

1. Qualify for one of the eligibility schemes. Click [here](#) for more information on the different schemes available. You can also visit the HDB e-Service [here](#) to check your eligibility.
2. At least 1 Singapore Citizen or Singapore Permanent Resident applicant.
3. At least 21 years old
4. Monthly household income must not exceed \$12,000 or \$18,000 if applying with your extended family
5. Do not own other property overseas or locally, and have not disposed of any within the last 30 months.
6. Have not bought a new HDB/DBSS flat or EC, or received a CPF Housing Grant before; or, have only bought 1 of those properties/received 1 CPD housing Grant thus far.

Step 2: Plan your financials

You should be able to pay the option fee, down payment, and other costs related to the purchase such as legal fees, renovation cost and Home Protection Scheme (HPS). You can see the overview of all the costs from [here](#) (Under buying a DBSS flat).

Step 3: Submit application and book flat

- You will have to approach the developer to submit an application, book a flat and sign the Option to Purchase (OTP). You should check with the developer on the documents that you are required to bring.
- You will also have to submit the application form for CPF Housing Grants to the developer, if eligible. Prompt submission will ensure that you will be able to use the CPF funds to pay for the balance down payment.

You will need to pay a 5% option fee by Cashier's Order, cheque or cash at this stage.

Step 4: Sign Sale & Purchase Agreement

You will be invited to sign the Sale & Purchase Agreement. At this stage, you must pay 15% of the purchase price plus 1-3% legal and stamp fees by CPF money or cash within 9 weeks from the date of OTP or signing of the Sale & Purchase Agreement.

Step 5: Collect keys to DBSS flat

The developer will arrange with you on the key collection to your DBSS flat. For any payments, you should check with developers. You should also read through the [conditions after purchase](#).