

Frequently Asked Questions (FAQs)

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I. Flat Listing
A. Selling a flat on open market

When can I list my flat for sale on the HDB Flat Portal?

You must first [register an Intent to Sell](#) to get a preliminary assessment of your eligibility to sell your flat, before you can [list your flat for sale](#) on the HDB Flat Portal.

How can I list my flat?

After registering an Intent to Sell, you can list your flat for sale on the HDB Flat Portal by clicking on Create listing at the Seller Overview page under [My Profile](#).

Information such as your address, flat type, floor area, and remaining lease, are automatically filled in. You will need to provide the following to create a listing:

- Photographs of your flat (up to 10).
- Your intended listing price.
- A description of your flat.
- Whether you require [Temporary Extension of Stay](#) and/ or [Enhanced Contra Facility](#).

You may also appoint your salesperson to create and manage the flat listing on your behalf.

Please refer to our [user guide](#) and [instructional video](#) for more details on navigating the HDB Flat Portal.

Does HDB verify the authenticity of the resale flat listings and information provided?

The flat listings are authentic as they are created by eligible flat sellers who have a valid Intent to Sell or by their appointed salespersons.

In each flat listing:

- HDB provides information on the flat type, floor area, storey range, upgrading status, remaining lease, unit floor plan (as built), eligibility under the ethnic and Singapore Permanent Resident (SPR) quotas, and recent transacted prices.
- Flat sellers or their appointed salespersons provide the photographs, flat description, listing price, and state if they would require Temporary Extension of Stay and/ or Enhanced Contra Facility. Flat sellers and their appointed salespersons are responsible for the accuracy of the information provided. Should there be any feedback on inaccuracies, HDB will look into the matter and take the necessary actions, including but not limited to removing the listing and restricting the future use of the HDB Flat Portal.

Can I appoint a salesperson to help manage my listing account?

If you have a valid Intent to Sell and decided to engage the services of salesperson, you may appoint a [CEA-registered salesperson](#) as your Managing Salesperson to help you:

- Create and edit your flat listing.
- Update listing price of your flat.
- Upload photos of your flat.
- Communicate with potential flat buyers or their salespersons (if any).
- Schedule flat viewing appointments.

After appointing a Managing Salesperson, you may also appoint up to 5 Co-managing Salespersons to help you add listing descriptions and schedule flat viewing appointments.

Will I be contacted by a salesperson appointed by a potential flat buyer?

Flat buyers with a valid HDB Flat Eligibility letter may appoint salespersons to manage their purchase on their behalf. Hence, you may be contacted by a salesperson appointed by a potential flat buyer on the HDB Flat Portal.

How long will my listing be allowed on the HDB Flat Portal?

Your listing can remain on the HDB Flat Portal as long as you have a valid Intent to Sell, until you grant an Option to Purchase (OTP) to a buyer. As granting an OTP has committed you to selling the flat to a specific buyer and not to others, unless the OTP has lapsed without the buyer exercising it, please deactivate your flat listing.

HDB will automatically deactivate your listing after we have receive a Request for Value or resale application for your flat. Your listing will be removed after the sale of your flat is completed or your Intent to Sell has expired, whichever is earlier.

Do I have to pay to list my flat on the HDB Flat Portal?

You do not have to pay to list your flat for sale on the HDB Flat Portal.

What should I do if I receive unsolicited offer of help or services?

You may contact us via our [e-Feedback form](#) with details of the incident, such as the name and contact number of the person who contacted you, as well as screenshots of the text or email messages received. We will look into the matter and take the necessary actions, including but not limited to barring the errant user from using the HDB Flat Portal.

What should I do if my listing is reported for inappropriate content?

Your flat listing may be reported for violations of our guidelines on appropriate and accurate contents. This could include but is not limited to discriminatory language, offensive imagery, or misleading information. To re-publish your flat listing on the HDB Flat Portal, please edit the listing to comply with our [Terms & Conditions](#) and submit it for our review.

B. Buying a resale flat

Can I contact the flat sellers directly?

Yes, if you have a valid HDB Flat Eligibility letter. To view flat sellers' and/ or their appointed salespersons' contact details, simply click on Contact seller or Contact salesperson on the flat listing.

Can I request a viewing appointment for a flat I am interested in?

Yes, if you have a valid HDB Flat Eligibility letter. Log in to the HDB Flat Portal to see available viewing appointment slots (indicated by a green circle) on the calendar within a flat listing. To request a viewing appointment, click on your preferred date and time with an available viewing appointment slot, and click Book appointment.

What can I do if there are no viewing appointment slots available?

You may contact the sellers or their salesperson directly to check their availability for a flat viewing appointment.

Can I appoint a salesperson to help me manage my flat search?

Yes, if you have a valid HDB Flat Eligibility letter. You may appoint a [CEA-registered salesperson](#) to help you:

- Save and edit your search profile.
- Add/ remove and compare favourited flats.
- Edit notification frequency.
- Communicate with flat sellers or their salespersons.
- Manage viewing appointments.

How can I use the My favourite listings function to help me source for a suitable flat?

The My favourite listings function allows you to save new and resale flats you wish to consider at the Buyer Overview page under [My Profile](#) . You can then compare your favourited flats holistically, including their attributes and preliminary payment plans.

Why do buyers need a valid HDB Flat Eligibility letter before they can access certain features, such as viewing sellers' contact details, booking viewing appointments, and appointing salespersons?

This is to ensure that flat sellers are only put into contact with eligible flat buyers with an intent to purchase a flat.

Are there duplicate listings on the HDB Flat Portal?

No, only one listing can be created for a flat.

<u>Is there a fee to use features for buyers on the HDB Flat Portal?</u>	▼
<u>What should I do if I spot inappropriate content in a flat listing?</u>	▼
<u>Where can I find more information on using the HDB Flat Portal?</u>	▼

C. Buy a flat from HDB

<u>How are the flats offered by HDB organised on the portal?</u>	^
Build-To-Order (BTO) flats are grouped by town/estate and project name. Balance flats are grouped by town/estate and street name.	
<u>Will all flats for sale be listed on the portal?</u>	^
<p>During the application period of a Build-To-Order (BTO) or Sale of Balance Flats exercise, or when there is an open booking of flats, all flats on offer will be displayed on the portal. After the application period has ended, only those who have applied for the flats can view the relevant information.</p> <p>In addition, information on the BTO flat supply in the next launch is available on the portal.</p> <p>Find out more about HDB's different modes of sale and subscribe to our eAlert service to be notified of a launch.</p>	
<u>How can I buy a flat listed on the portal?</u>	^
All home buyers must first obtain an HFE letter. With a valid HFE letter, you can then apply for a flat online via the HDB Flat Portal during the application period of the sales launch. Subscribe to our eAlert service to be notified of a launch.	
<u>I am only interested in flats in a particular estate. How do I find them?</u>	^
<p>You may use the filters provided on the portal to help you search for the available flats by location, price or other criteria.</p> <p>By clicking on ‘More Filters’, you can rank the filters according to your preference.</p>	
<u>I have been invited to book a flat. How would I know when a flat on my watchlist has been taken up?</u>	^
You will receive an email notification when a flat on your watchlist has been taken up. You can change the frequency of these notifications by accessing the watchlist facility page on the HDB Flat Portal and using the “Notification settings”.	
<u>Will other applicants be able to see the units on my watchlist?</u>	^
No.	
<u>If I put a unit on my watchlist, does it mean that the unit has been reserved for me?</u>	^
No. The watchlist is meant to help you monitor the availability of flats you are interested in. However, whether you can book a particular unit on your watchlist will depend on whether the unit is still available for your ethnic group at the time of your flat booking appointment.	

D. Others

<u>What is the objective of the HDB Flat Portal?</u>	^
The HDB Flat Portal provides objective and holistic information on the available HDB flats and housing loan packages. It facilitates comparison and evaluation of the various options by home seekers according to their budget and needs.	

II. Loan Listing And Financial Calculators

A. Housing loan options

<u>How does the loan listing service help flat buyers?</u>	^

The loan listing service facilitates buyers in comparing the housing loans offered by the financial institutions (FIs) and HDB, and to understand the different terms for taking up a housing loan from the FIs and HDB.

Why are there different terms, e.g. loan-to-value limit, cash payment condition, maximum loan amount, etc. in taking up a housing loan from the financial institutions and HDB?

FIs, which are commercial entities, provide housing loans in accordance to conditions and guidelines stipulated by the Monetary Authority of Singapore. On the other hand, HDB, as the public housing authority, provides housing loans to help Singaporeans, including those with lower incomes, buy their own home. Given the different nature of FIs and the HDB, it is understandable why housing loans from the FIs and HDB have different financing terms.

B. Financial calculators

Why is there a need for 3 different calculators in the portal?

Two calculators are meant for home seekers, as follows:

- [Budget Calculator](#), to help them work out their budget before embarking on house hunting.
- [Payment Plan Calculator](#), to help them work out the finances required to buy a particular flat. If cash payment is required, this will be highlighted.

The [Sale Proceeds Calculator](#) is meant for flat sellers, to estimate the proceeds from the sale of their flat.

Do I need to have a valid HDB Flat Eligibility (HFE) letter to use the financial calculators?

If you do not have a valid HFE letter, you can still use the financial calculators to work out your budget by keying in on your own the estimated CPF housing grants. You can still receive housing loan estimates from HDB and the participating FIs.

However, having an HFE letter will provide more certainty in your use of the financial calculators. You can then login to the HDB Flat Portal using Singpass. Upon logging in, the details of your eligibility for new and resale flat purchase, CPF housing grants and HDB housing loan in your HFE letter will be automatically populated into the financial calculators, to help you work out your budget and finances.

(i) Budget Calculator

Does the Budget Calculator confirm the amount of CPF housing grant and/or housing loan I am eligible for?

If you do not have a valid HFE letter, the amount of CPF housing grant and/or HDB housing loan in the Budget Calculator will merely be indicative according to what you have provided to the calculator.

If you wish to confirm the amount of housing grants and/or HDB housing loan that you are eligible for, or apply for an In-Principle Approval from the participating financial institutions for a housing loan, please apply for an HFE letter.

Find out more about the [HFE letter](#).

Are the interest rates on the FIs' loan packages in the Budget Calculator available to me?

The interest rates of the loan packages are indicative for the purpose of estimating the loan amount. Please apply for an In-Principal Approval from the participating FIs for a housing loan. You may also contact any FIs directly for more information on their housing loan packages and application details.

How is the estimated housing loan amount from the FIs derived?

With your consent, the details which you have provided to the calculator are sent to our partner FI, which computes the loan amount for our display at the calculator.

(ii) Payment Plan Calculator

Does the Payment Plan Calculator confirm the amount of CPF housing grant and/or housing loan I am eligible for?

No. You have provided to the calculator the estimated CPF housing grant amount, to work out your finances to buy the flat. The housing loan amount is merely an estimate based on what you have provided to the calculator.

If you wish to confirm the amount of housing grants and/or HDB housing loan that you are eligible for, or apply for an In-Principle Approval or Letter of Offer from the participating financial institutions for a housing loan, please apply for an HFE letter.

Are the interest rates on the financial institutions' loan packages in the Payment Plan Calculator available to me?

The interest rates of the loan packages are indicative for the purpose of estimating the loan amount. Please apply for an In-Principle Approval from the participating FIs for a housing loan. You may also contact any FIs directly for more information on their housing loan packages and application details.

How is the estimated housing loan amount from the financial institutions derived?

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With your consent, your details which you have provided to the calculator are sent to our partner FI which computes the loan amount for our display at the calculator.

(iii) Sale Proceeds Calculator

Does the Sale Proceeds Calculator confirm the cash proceeds that I will receive after selling my flat?

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No. You have provided to the calculator the resale price of your flat, the outstanding housing loan amount and/or CPF refund amount, to work out the cash proceeds after selling your flat. The cash proceeds amount is merely an estimate based on what you have provided to the calculator.

III. My Flat Dashboard

A. General

What is My Flat Dashboard?

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My Flat Dashboard is the central gateway for customers to:

- a. Apply for an HDB Flat Eligibility (HFE) letter;
- b. Apply for a flat from HDB in a public sales exercise;
- c. Buy a resale flat on the open market; or
- d. Sell a flat

Please login to [My Flat Dashboard](#) to track the progress of your application and complete the steps of your journey.

Do I need Singpass to login to My Flat Dashboard?

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Yes. You will need to have a Singpass to login to My Flat Dashboard.

If you do not have a Singpass or need to reset your password, please apply via [Singpass online request service](#).

Where do I find more information on the use of My Flat Dashboard?

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Please click on [Get Help](#) for more information.

B. HDB Flat Eligibility (HFE) letter

What is the HFE letter?

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The HFE letter provides flat buyers with a holistic understanding of their housing and financing options and help them plan their budget before they embark on their home buying journey. It informs flat buyers upfront of their eligibility to purchase a new or resale flat, as well as the amounts of CPF housing grants and HDB housing loan they are eligible for. Second-timers will also be informed on the resale levy/premium payable for the purchase of another subsidised flat from HDB.

You must have a valid HFE letter when you apply to buy a flat from HDB. To buy a resale flat on the open market, you must have a valid HFE letter before you obtain an Option to Purchase (OTP) from a flat seller, and when you submit your resale application to HDB.

[Find out more about the details of the HFE letter.](#)

How do I apply for an HFE letter?

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There are two steps to the HFE letter application, which must be completed within 30 calendar days of each other.

Step 1: Preliminary HFE Check

Please login to the HDB Flat Portal using your Singpass to retrieve your personal particulars from Myinfo and declare information including household income and ownership of private property. Based on the information provided, you will receive an instant preliminary overview of your household's eligibility to purchase a flat, receive CPF housing grants and take up an HDB housing loan.

Step 2: Apply for an HFE letter

All applicants and occupiers (where applicable) will need to login to the HDB Flat Portal using their Singpass to retrieve their personal particulars from Myinfo and fill up the application. They will be guided to upload the supporting documents, where required. The processing time is about a month, after HDB receives the completed application and all required documents. The HFE letter will be valid for 9 months from the date of issue.

Find out more about the [income guidelines and documents](#) required for an HFE letter application.

Where do I find more information on how to apply for an HFE letter?

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Please click on [Get Help](#) for more information.

C. New flat application

[How do I apply for a flat from HDB?](#)

All home buyers must first obtain an [HFE letter](#), which will be valid for 9 months from the date of issue. With a valid HFE letter, you can then apply for a flat online at the HDB Flat Portal during the application period of a Build-To-Order (BTO) or Sales of Balance Flats (SBF) exercise, or open booking of flats. An administrative fee of \$10 per application is payable by credit card (MasterCard/Visa) or scanning the QR code using any supporting mobile payment apps.

Find out more about the [buying procedures for new flats on the HDB InfoWEB](#).

[Where can I view the status of my new flat application?](#)

The HDB Flat Portal provides a step-by-step guide on your flat buying journey. Please login to the HDB Flat Portal > [My Flat Dashboard](#) to view the status of your flat application and follow the steps for your flat buying journey.

[Where do I find more information on buying a new flat from HDB through the HDB Flat Portal?](#)

Please click on [Get Help](#) for more information.

D. Resale flat application

[Where can I view the status of my resale application?](#)

The HDB Flat Portal provides a step-by-step guide on your flat transaction journey. Please log in to the [My Flat Dashboard](#) to view the status of your resale application and complete the steps of your journey.

[What is a complete resale application?](#)

A resale application is complete when HDB receives a resale application form from both the flat sellers and buyers.

Flat sellers and buyers must submit their respective portion of the resale application, together with the necessary documents, within 7 calendar days of each other. Otherwise, incomplete application will lapse and there will be no refund for the administrative fee paid. Both parties will then have to restart the application process.

[Where do I find more information on buying and selling an HDB resale flat?](#)

You can find more information on the procedures of [buying](#) and [selling](#) resale flats on the HDB InfoWEB.

[Where can I find more information on resale application submission through the HDB Flat Portal?](#)

Please click on [Get Help](#) for more information.

Contact Us

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