

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:

Finding a flat

After obtaining an HFE letter, look for a suitable flat that meets your budget and needs.

Browse resale flat listings on the [HDB Flat Portal](#). Read our guide on [finding a flat](#) 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.

Managing the flat purchase

You can either manage the flat purchase on your own or engage the services of a salesperson.

If you are managing the flat purchase on your own, read our [guide](#) 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.

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

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

1. [Cancel](#) your HFE letter
2. After cancellation, apply for a fresh HFE letter (i.e. complete Step 1 and Step 2 of the buying process again) via [My Flat Dashboard](#)

Yes

Write to us via MyRequest@HDB 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)

Read [mode of financing](#), where we provide a breakdown of the payments required, and the types of housing loans available and financial tools you can use.

Ethnic Integration Policy (EIP) and/ or Singapore Permanent Resident (SPR) quota

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.

Find out about the [EIP and SPR quota](#) 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 [HDB Flat Portal](#).

Conversion of Adjoining Flats Scheme

Read about the [Conversion of Adjoining Flats Scheme](#) if you and your family intend to buy adjoining 3-room or smaller flats.

NEXT STEPS

Mode of Financing

[Learn about the financial considerations for buying an HDB resale flat. There are also several tools and resources for your use.](#)

Option to Purchase

[Read about entering into an Option to Purchase \(OTP\) with flat sellers.](#)

Request for Value

[Obtain information on submitting a request for value.](#)

Resale Application

[Learn about submitting a resale application and what to expect after you have submitted one.](#)

Housing & Development Board

[Contact Us](#)

[Feedback](#)



[Subscribe to HDB eAlert Service](#)

[Download Mobile@HDB](#)

© 2024, Government of Singapore

Last Updated 09 October 2024
